

# **PREFACE**

This booklet of Current Affairs is an attempt so as to help the Civil Services Aspirants in their process of learning, understanding and analyzing each and every aspect of the current issue in the easiest possible manner. In order to make the understanding of the current affairs a long lasting affair and to help students score good marks in the examination; a balance between factual content and analytical approach has been maintained in this booklet.

The booklet has been meticulously designed to suit the needs of Civil Service Aspirants appearing in IAS and State PSC examinations. In addition, it would benefit all those who are preparing for other competitive examinations or such individuals who are knowledge starving and have a passion to learn more.

Owing to nature of the booklet, the Nimbus Academy Team has prepared the material with the help of the facts and the information provided by various Ministries of Govt. of India and merging those with the concepts developed by the subject matter experts.

Reader's suggestions and feedback directed towards improvements are welcome and can be e-mailed at nimbusias@gmail.com

Nimbus Academy for IAS



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# **POLITY AND GOVERNANCE**

# COMMISSION TO EXAMINE SUB CATEGORIZATION OF OTHER BACKWARD CLASSES

#### Why in News?

Union Cabinet has approved the extension of term of the commission constituted under Article 340 of the constitution to examine the issue of Sub-categorization within other Backward Classes in the Central List.

#### Background:

**2015:** The National Commission for Backward Classes (NCBC) proposed the sub-categorisation of Other Backward Classes (OBCs).

October 2017: President Ram Nath Kovind, in exercise of the powers conferred by Article 340 of the Constitution, appointed a commission to examine the issue of sub-categorisation of OBCs. The commission was to identify the respective castes/communities/sub-castes/synonyms in the Central list and classify them into sub-categories, and examine the inequitable distribution of benefits reservation among castes and communities included in the Central list of OBCs.

**Justice G. Rohini**, the first woman Chief Justice of Delhi High Court was appointed as the Chairperson of the commission. The commission was mandated to submit is report within 12 weeks from the date of appointment of the chairperson.

#### The terms of reference of the Commission are as under:

- To examine the extent of inequitable distribution of benefits of reservation among the castes or communities included in the broad category of Other Backward Classes with reference to such classes included in the Central List.
- To work out the mechanism, criteria, norms and parameters in a scientific approach for subcategorisation within such Other Backward Classes.
- To take up the exercise of identifying the respective castes or communities or sub-castes or synonyms in the Central List of Other Backward Classes and classifying them into their respective sub-categories.

#### Why do we need to appoint such a commission?

- Article 14 of the Constitution guarantees equality before the law. That means un-equals cannot be treated equally. Measures are required to be taken for the upliftment of un-equals to bring them on par with the advanced classes.
- At present, there is no sub-categorisation as far as the 27% reservation for the OBCs is concerned, therefore there is the need for sub categorization of the OBCs inorder to ensure that the more backward among the OBC communities can also access the benefits of reservation for educational institutions and government jobs.

#### Legal status of this sub-categorisation:

• The Supreme Court order in the case of **Indra Sawhney and others vs. Union of India** says that there was no Constitutional or legal bar to a State categorizing backward classes as backward or more backward and a State chooses to do it (sub-categorisation), it is not impermissible in law.



• Ten States had already carried out sub-categorization of OBCs viz. Andhra Pradesh, Telangana, Puducherry, Karnataka, Haryana, Jharkhand, West Bengal, Bihar, Maharashtra and Tamil Nadu.

#### Significance of this move:

- The move is significant as it aims to give greater representation to the less dominant OBC groupings and also work towards inclusion for all.
- The sub-categorization of OBCs will also ensure increased access to benefits such as reservations in educational institutions and government jobs for less dominant OBCs.

#### The conditions of OBC Castes so far an Analysis;

- The Union Cabinet's decision to set up a commission to examine the issue of sub-categorisation of the Other Backward Classes speaks to the long years of failure in effectively preventing large sections of the creamy layer from taking advantage of the quota system to the detriment of the poorer sections among their own caste groups.
- In effect, the Union government is now seeking to ensure a more equitable distribution of reservation benefits by further differentiating caste groups coming under backward classes on the basis of their levels of social and economic backwardness.
- OBCs constitute a little less than half of India's electorate are a vastly heterogeneous group.
- There are some jaatis or sub-castes which have significant shares in land ownership but constitute a relatively lower proportion of the population. This section of OBCs (Yadavs and Kurmis in Bihar and Uttar Pradesh, Vokkaligas in Karnataka, etc), accounting for roughly one-third of the OBC population in the country are what we define as upper OBCs.
- The other section of OBCs (Badhais, Lohars, Kewats, etc) who have traditionally had a smaller share in the rural economy, and account for roughly two-thirds of the OBC population in the country are what we define as lower OBCs.
- OBCs comprise about **45% of India's population**, and have been given **27% reservation in government jobs and certain higher education institutions run by the government**.
- Despite this, OBCs still make up only about 12% of central government staff.
- OBCs, as a class, were created to ensure representation of the so-called intermediate castes in government machinery, and to prevent the monopolization of government by traditional upper castes.
- Intermediate castes, such as Yadavs of North India and Devas (Thevars) of South India, have traditionally focused on agriculture, martial arts and industry, rather than government service and bureaucracy, to generate livelihoods.
- As such, they continue to be poorly represented in government service and higher educational institutions, even though their financial conditions are today comparable to those of upper castes.
- OBCs were also severely under-represented in mainstream political parties, which lead to a lack of say for the communities in governance.
- However, since the JP Movement of the 70s, socialist parties based on OBC support, such as Samajwadi Party, JDS and RJD, successfully took power in several states, leading to the modern political phenomenon of 'OBC unity'.



# ATAL COMMUNITY INNOVATION CENTRE (ACIC) PROGRAM

#### Why in News:

Atal Innovation Mission (AIM) launches Atal Community Innovation Centre (ACIC) Program.

#### About ACIC Program:

#### Introduction

Atal Community Innovation Centre (ACIC), a new initiative under Atal Innovation Mission (AIM), is directed to encourage the spirit of innovation through solution driven design thinking to serve the society. It will focus on undeserved/unserved regions of the country which at present lack a vibrant startup and innovation ecosystem.

#### Objective of the program

The program offers opportunity to explore unique and incentivized solutions which will encourage students, researchers or any individual/group of individuals to ideate and design novel solutions. Following are the distinguishing features of the program:

- Offer an opportunity for everyone to innovate, ideate and design impactful solutions, irrespective of their age
- Community oriented approach to innovation by enabling solutions through advanced tinkering
- Nurture researchers and innovators to ideate solutions in areas of societal importance
- Capacity building of emerging innovators in evolving technologies and designing their innovations from ideation to impactful solutions
- Design thinking process to spur creativity.

# Encouraging PPP for establishment of ACIC Important features of ACIC Focus on cross community learnings Establishing local, national and global linkages with key stakeholders

#### ACIC will consist of:



#### **Proposed Focus Areas**

- Tier 2 and Tier 3 Cities
   Aspirational districts.
- Aspirational districts, North East and J&K
- Rural and Tribal Regions
- Smart Cities
- Unserved/underserved areas of Tier 1 / Metro cities

#### Eligible Academic Applicants

- UGC and AICTE affiliated Universities / Colleges
- Educational Institutions like ITIs and other technical diploma colleges

#### Eligible Non- Academic Applicants

 Voluntary and other organisations having good experience and exposure in awareness and promotion of Science and Technology in the country

#### Design Ecosystem under ACIC:

ACIC aims to create more design-aware societies, enabling them to leverage design principles to be able to build more human-centric, meaningful innovations. This is being achieved by creating repositories of knowledge centred on the core design principles of sensitivity, knowing and finding, experience, sustainability which will be accessible across centres for encouraging self-learning and growth.



#### ACIC funding mechanism:

Maximum support from AIM will be 2.5 crores, released in tranches over 5 years

#### Source of fund

#### Grant from AIM

Grant from funding partner: Institutions/PSUs, Private Sector Corporates and Other Agencies

#### **Share in Support**

#### Upto 50% of project cost

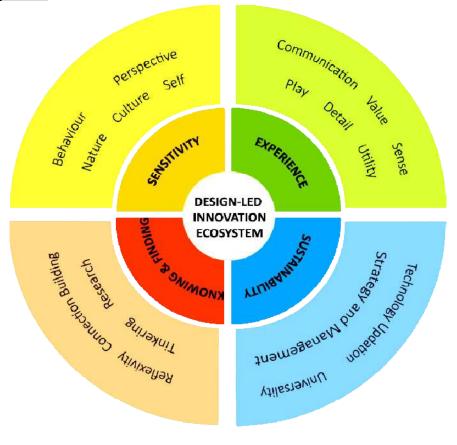
50% and above of the project cost (maximum upto 80% of project cost)

Matching or greater contribution from funding partner(s)\* /applicant

\*PPP Mode/ Private-Corporate funding as well

#### ACIC will ensure community led development:







# **MOTOR VEHICLE (AMENDMENT) BILL 2019**

 Rajya Sabha had passed the by the Parliament, the bill envisages to impose stricter penalties on the traffic violators, will come into force on 1st Spetember. {For more on the bill motor vehicle (amendment) bill 2019 refer to Nimbus Times August-2019, Polity page number 7.}

# NUMBER OF SUPREME COURT JUDGES

#### Why in News?

- Cabinet approves increasing strength of Supreme Court judges from 31 to 34, including the Chief Justice of India.
- At present, the sanctioned strength of the apex court is 31.

#### Had it been done before?

#### Yes

- The original strength of the Supreme Court judges was a maximum of 10 judges (excluding the CJI) provided by the Supreme Court (Number of Judges) Act, 1956. This number was increased to 13 by the Supreme Court (Number of Judges) Amendment Act, 1960, and to 17 in 1977.
- The judge strength of the SC was increased again in 1988, to 26, and then again after two decades in 2009, to 31, including the CJI, to expedite disposal of cases to keep pace with the rate of institution.

#### Need to increase the number of Judges:

- 59,331 cases are pending in the Supreme Court.
- Due to paucity of judges, the required number of Constitution Benches to decide important cases involving questions of law are not being formed.
- Therefore, increase in strength is needed so that the SC can function more efficiently and effectively as it will go a long way to attain the ultimate goal of rendering timely justice to the litigant public.

#### Who appoints judges to the SC?

- The appointments are made by the President of India in exercise of the powers conferred by clause (2) of Article 124 of the Constitution of India.
- The names are recommended by the Collegium.

#### Are the collegium's recommendation final and binding?

- The President can either accept it or reject it. In the case it is rejected, the recommendation comes back to the collegium.
- If the collegium reiterates its recommendation to the President, then he/she is bound by that recommendation.

#### Eligibility to become a Supreme Court judge:

- The eligibility criteria has been envisaged in the Article 124 of the Indian Constitution.
- 2. To become a judge of the Supreme Court, an individual should be an Indian citizen.
- 3. A person should not exceed 65 years of age.
- 4. The person should serve as a judge of one high court or more (continuously), for at least five years or the person should be an advocate in the High court for at least 10 years or a distinguished jurist.

Significance: This will help in dealing with the large pendency — 59,331 cases on July 11.



#### What else is needed?

A mere increase in the court's strength may not be enough to dispose of this backlog of cases, **other** measures are also needed.

- 1. The set of measures that would save the court's time, such as a reasonable restraint on the duration of oral arguments and a disciplined adherence to a schedule of hearings may be needed.
- 2. The primary role of apex court as the ultimate arbiter of constitutional questions and statutory interpretation needs to be preserved.
- 3. All other questions involving a final decision on routine matters, especially civil cases that involve nothing more than the interests of the parties before it, ought to be considered by a mechanism that will not detract from the court's primary role.
- 4. Consider establishment of Cassation Benches: The 229th Report of the Law Commission, recommended a new system under which there will be one Constitution Bench in Delhi, and four 'Cassation Benches' for different regions of the country. These will be final appellate courts for routine litigation. This arrangement may also increase access to justice to those living in far-flung areas of the country and who may otherwise have to come to Delhi and spend more time and money in pursuing appeals. It may also cut down on the time taken for disposal of cases.

## **JAMMU & KASHMIR REORGANISATION BILL-2019**

#### Why in News?

Ending Jammu & Kashmir's special status in the Indian Union, the government has extended all provisions of the Constitution to the State in one go, downsized the State into two Union Territories and allowed all citizens to buy property and vote in the State.

In this regard, Union Minister for Home Affairs, Shri Amit Shah, introduced two bills and two resolutions regarding Jammu & Kashmir (J&K). These are as follows:

- 1. Constitution (Application to Jammu & Kashmir) Order, 2019 (Ref. Article 370(1) of Constitution of India) issued by President of India to supersede the 1954 order related to Article 370.
- 2. Resolution for Repeal of Article 370 of the Constitution of India (Ref. Article 370 (3)).
- 3. Jammu & Kashmir (Reorganisation) Bill, 2019 (Ref. Article 3 of Constitution of India).
- 4. Jammu & Kashmir Reservation (2nd Amendment) Bill, 2019.

#### Features of the Bill:

- Reorganisation of Jammu and Kashmir: The Bill reorganises the state of Jammu and Kashmir into: (i)
  the Union Territory of Jammu and Kashmir with a legislature, and (ii) the Union Territory of Ladakh
  without a legislature. The Union Territory of Ladakh will comprise Kargil and Leh districts, and the
  Union Territory of Jammu and Kashmir will comprise the remaining territories of the existing
  state of Jammu and Kashmir.
- **Lieutenant Governor**: The Union Territory of Jammu and Kashmir will be administered by the President, through an administrator appointed by him known as the Lieutenant Governor. The Union Territory of Ladakh will be administered by the President, through a Lieutenant Governor appointed by him.



- Legislative Assembly of Jammu and Kashmir: The Bill provides for a Legislative Assembly for the Union Territory of Jammu and Kashmir. The total number of seats in the Assembly will be 107. Of these, 24 seats will remain vacant on account of certain areas of Jammu and Kashmir being under the occupation of Pakistan. Further, seats will be reserved in the Assembly for Scheduled Castes and Scheduled Tribes in proportion to their population in the Union Territory of Jammu and Kashmir. In addition, the Lieutenant Governor may nominate two members to the Legislative Assembly to give representation to women, if they are not adequately represented.
- The Assembly will have a term of five years, and the Lieutenant Governor must summon the Assembly at least once in six months. The Legislative Assembly may make laws for any part of the Union Territory of Jammu and Kashmir related to: (i) any matters specified in the State List of the Constitution, except "Police" and "Public Order", and (ii) any matter in the Concurrent List applicable to Union Territories. Further, Parliament will have the power to make laws in relation to any matter for the Union Territory of Jammu and Kashmir.
- Council of Ministers: The Union Territory of Jammu and Kashmir will have a Council of Ministers of not more than ten percent of the total number of members in the Assembly. The Council will aide and advise the Lieutenant Governor on matters that the Assembly has powers to make laws. The Chief Minister will communicate all decisions of the Council to the Lieutenant Governor.
- **High Court:** The High Court of Jammu and Kashmir will be the common High Court for the Union Territories of Ladakh, and Jammu and Kashmir. Further, the Union Territory of Jammu and Kashmir will have an Advocate General to provide legal advice to the government of the Union Territory.
- Legislative Council: The Legislative Council of the state of Jammu and Kashmir will be abolished. Upon dissolution, all Bills pending in the Council will lapse.
- Advisory Committees: The central government will appoint Advisory Committees, for various purposes, including: (i) distribution of assets and liabilities of corporations of the state of Jammu and Kashmir between the two Union Territories, (ii) issues related to the generation and supply of electricity and water, and (iii) issues related to the Jammu and Kashmir State Financial Corporation. These Committees must submit their reports within six months to the Lieutenant Governor of Jammu and Kashmir, who must act on these recommendations within 30 days.
- Extent of laws: The Schedule lists 106 central laws that will be made applicable to Union Territories of Jammu and Kashmir and Ladakh on a date notified by the central government. These include the Aadhaar Act, 2016, the Indian Penal Code, 1860, and the Right to Education Act, 2009. Further, it repeals 153 state laws of Jammu and Kashmir. In addition, 166 state laws will remain in force, and seven laws will be applicable with amendments. These amendments include lifting of prohibitions on lease of land to persons who are not permanent residents of Jammu and Kashmir.

#### Legislative powers of the Union Territory of Jammu and Kashmir:

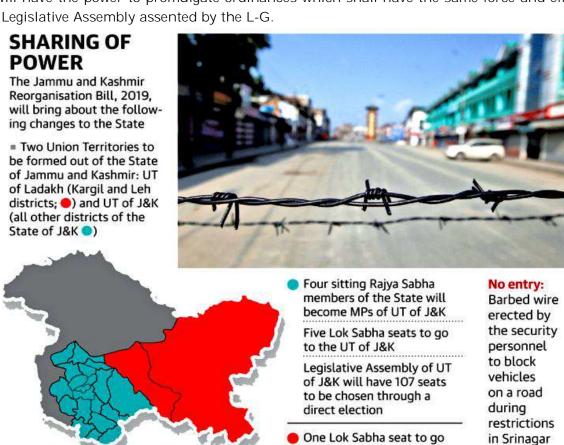
- 1. The Legislative Assembly may make laws for the whole or any part of the Union Territory of Jammu and Kashmir with respect to any of the matters enumerated in the state list except on subjects "public order" and "police" which will remain in the domain of the Centre vis-a-vis the LG.
- 2. In case of inconsistencies between laws made by Parliament and laws made by the Legislative Assembly, earlier law shall prevail and law made by the Legislative Assembly shall be void.



The role of the Chief Minister will be to communicate to the L-G all decisions of the Council of Ministers 3. relating to the administration of affairs of the Union Territory and proposals for legislation and to furnish such information relating to the administration of affairs as the L-G may call for.

#### Role and powers of the Lieutenant Governor:

- The Bill specifies that the Union Territory of Jammu and Kashmir and the Union Territory of Ladakh will have a common Lieutenant Governor.
- Appointment of L-G in Ladakh: The President shall appoint the L-G under article 239. The L-G will be assisted by advisors appointed by the Centre since the Union Territory will not have a Legislative Assembly.
- In the case of Union Territory of Jammu and Kashmir, the L-G shall "act in his discretion" on issues which fall outside the purview of powers conferred on the Legislative Assembly, in which he is required to exercise any judicial functions, and/or matters related to All India services and the Anti-Corruption Bureau
- The Chief Minister shall be appointed by the L-G who will also appoint other ministers with the aid of the CM. The L-G shall also administer the oath of office and of secrecy to ministers and the CM.
- The L-G will have the power to promulgate ordinances which shall have the same force and effect as an act of the Legislative Assembly assented by the L-G.



Both UTs to have L-G, for now the

Governor of State will continue as both

to the UT of Ladakh

24 seats in PoK will be vacant

on Monday.

• REUTERS



## **DELIMITATION OF CONSTITUENCIES**

#### Why in News?

- After the bifurcation of the state of Jammu and Kashmir into the Union Territories of J&K and Ladakh, the delimitation of their electoral constituencies has become inevitable.
- While the government has not formally notified the Election Commission yet, the EC has held "internal discussions" on the Jammu and Kashmir Reorganisation Act, 2019, particularly its provisions on delimitation.

#### Delimitation provisions concerned with J&K in the India Constitution & the J&K State Constitution:

- Delimitation of Jammu and Kashmir's Lok Sabha seats is governed by the Indian Constitution, while delimitation of its Assembly seats (until special status was abrogated recently) was governed separately by the Jammu and Kashmir Constitution and Jammu and Kashmir Representation of the People Act, 1957.
- The J&K parliamentary seats remain as delimited on the basis of the 1971 Census. As the
  Delimitation Commission of 2002 was not entrusted with this task of delimitation Lok Sabha seats for
  J&K.
- 3. As for Assembly seats, although the delimitation provisions of the J&K Constitution and the J&K Representation of the People Act, 1957, are similar to those of the Indian Constitution and Delimitation Acts, they mandate a separate Delimitation Commission for J&K. In actual practice, the same central Delimitation Commission set up for other states was adopted by J&K in 1963 and 1973.
- 4. While the amendment of 1976 to the Indian Constitution suspended delimitation in the rest of the country till 2001, no corresponding amendment was made to the J&K Constitution.
- 5. Hence, unlike the rest of the country, the Assembly seats of J&K were delimited based on the 1981 Census, which formed the basis of the state elections in 1996.
- 6. There was no census in the state in 1991 and no Delimitation Commission was set up by the state government after the 2001 Census as the J&K Assembly passed a law putting a freeze on fresh delimitation until 2026. This freeze was upheld by the Supreme Court.

#### What is delimitation of constituencies?

- Delimitation is the act of redrawing boundaries of Lok Sabha and state Assembly seats to represent changes in population.
- In this process, the number of seats allocated to different states in Lok Sabha and the total number seats in a Legislative Assembly may also change.

#### Why is delimitation needed?

- To provide equal representation to equal segments of a population.
- **fair division of geographical areas** so that one political party doesn't have an advantage over others in an election.

#### How is delimitation carried out?

- Delimitation is carried out by an independent **Delimitation Commission**.
- The *Constitution mandates* that its orders are final and cannot be questioned before any court as it would hold up an election indefinitely.



- Under Article 82, the Parliament enacts a Delimitation Act after every Census.
- Once the Act is in force, the Union government sets up a **Delimitation Commission**.
- Composition of the Delimitation Commission: The commission consists of a retired Supreme Court judge, the Chief Election Commissioner and the respective State Election Commissioners.
- **Functions**: The Commission is supposed to determine the number and boundaries of constituencies in a way that the population of all seats, so far as practicable, is the same. The Commission is also tasked with identifying seats reserved for Scheduled Castes and Scheduled Tribes; these are where their population is relatively large.
- All this is done on the basis of the latest Census and, in case of difference of opinion among members of the Commission, the opinion of the majority prevails.
- The draft proposals of the Delimitation Commission are published in the Gazette of India, official gazettes of the states concerned and at least two vernacular papers for public feedback.
- The Commission also holds public sittings. After hearing the public, it considers objections and suggestions, received in writing or orally during public sittings, and carries out changes, if any, in the draft proposal.
- The final order is published in the Gazette of India and the State Gazette and comes into force on a date specified by the President.

#### Delimitation exercises carried out in the past?

- The first delimitation exercise in 1950-51 was carried out by the President (with the help of the Election Commission), as the Constitution at that time was silent on who should undertake the division of states into Lok Sabha seats. This delimitation was temporary as the Constitution mandated redrawing of boundaries after every Census. Hence, another delimitation was due after the 1951 Census. Subsequently, the Delimitation Commission Act was enacted in 1952.
- **Delimitation Commissions have been set up four times** 1952, 1963, 1973 and 2002 under the Acts of 1952, 1962, 1972 and 2002. There was no delimitation after the 1981 and 1991 Censuses.

#### Why there has been no delimitation in recent past?

- The Constitution mandates that the number of Lok Sabha seats allotted to a state would be such that the ratio between that number and the population of the state is, as far as practicable, the same for all states.
- this provision implied that states that took little interest in population control could end up with a greater number of seats in Parliament.
- The southern states that promoted family planning faced the possibility of having their seats reduced.
- To allay these fears, the Constitution was amended in 1976 to suspend delimitation until 2001.
- the freeze on the number of seats in Lok Sabha and Assemblies should have been lifted after the 2001 Census, another amendment act was passed which postponed the exercise until 2026. This was justified on the ground that a uniform population growth rate would be achieved throughout the country by 2026.



# J&K RESERVATION BILL

#### Why in News?

 The Jammu and Kashmir Reservation (Second Amendment) Bill, 2019 was introduced in Rajya Sabha on August 5, 2019 by the Minister of Home Affairs, Mr. Amit Shah. The Bill amends the Jammu and Kashmir Reservation Act. 2004.

#### Features of the Bill:

- The Act provides for reservation in appointment in state government posts, and admission to professional institutions, for certain reserved categories. Professional institutions include government medical colleges, dental colleges, and polytechnics.
- The Act provides for reservation in appointment (by direct recruitment) in state government posts for Scheduled Castes, Scheduled Tribes, and socially and educationally backward classes.
- Further, it provides for reservation in admission in professional institutions for certain reserved categories.
- The Bill additionally provides for reservation in appointment and admission in professional institutions for economically weaker sections.
- Economically weaker sections will be notified by the government on the basis of family income and other indicators of economic disadvantage.
- The reservations of upto 10% for economically weaker sections in appointment and admission to professional institutions will be in addition to the existing reservation under the Act.

#### Opposition:

- While no one in J&K has opposed the decision to provide benefits to SCs, STs and EWS, there has been opposition to the route taken by the Centre, on the ground that the Central government has "breached" Article 370 while issuing the amendment to the 1954 Presidential Order.
- The 1954 order is an executive order issued by the President under Article 370 to extend provisions of an Act of Parliament to J&K State, which can be done only with the concurrence of the state government.
- At the centre of the controversy is the question whether the Governor, in the absence of an elected government, has the authority to give consent to extend a law of Parliament and change the constitutional arrangement between J&K and the Union.

# **UNSC RESOLUTION 47 ON KASHMIR**

#### Why in News?

Pakistan PM Imran Khan has termed the Government of India's decision to remove the special status for the state of Jammu and Kashmir by modifying Article 370 as illegal since it violates UNSC resolution 47.

#### What is Resolution 47?

In October 1947, following an invasion by soldiers from the Pakistan Army in plainclothes and tribesmen, the Maharaja of Kashmir, Hari Singh sought assistance from India and signed the



Instrument of Accession. After the first war in Kashmir (1947-1948), India approached the UN Security Council to bring the conflict in Kashmir to the notice of Security Council members. Resolution 47 of the UNSC focuses on the complaint of the Government of India concerning the dispute over the State of Jammu and Kashmir, that India took to the Security Council in January 1948.

#### Who were the UNSC members who oversaw the issue?

- The UN Security Council increased the size of the investigating council to include six members along with permanent members of the UNSC.
- Along with the five permanent members, China, France, UK, US & Russia, non-permanent members included Argentina, Belgium, Canada, Colombia, Syria and the Ukrainian Soviet Socialist Republic.

#### The main points of the resolution were:

- 1. The question of the accession of the State of Jammu and Kashmir to India or Pakistan will be decided through the democratic method of a free and impartial plebiscite;
- 2. A plebiscite will be held when it shall be found by the Commission that the cease-fire and truce arrangements set forth in Parts I and II of the Commission's resolution of 13 August 1948 have been carried out and arrangements for the plebiscite have been completed;
- 3. (a) The Secretary-General of the United Nations will, in agreement with the Commission, nominate a Plebiscite Administrator who shall be a personality of high international standing and commanding general confidence. He will be formally appointed to office by the Government of Jammu and Kashmir.
  - (b) The Plebiscite Administrator shall derive from the State of Jammu and Kashmir the powers he considers necessary for organizing and conducting the plebiscite and for ensuring the freedom and impartiality of the plebiscite.
  - (c) The Plebiscite Administrator shall have authority to appoint such staff of assistants and observes as he may require.
- 4. (a) After implementation of Parts I and II of the Commission's resolution of 13 August 1948, and when the Commission is satisfied that peaceful conditions have been restored in the State, the Commission and the Plebiscite Administrator will determine, in consultation with the Government of India, the final disposal of Indian and State armed forces, such disposal to be with due regard to the security of the State and the freedom of the plebiscite.
  - (b) As regards the territory referred to in A.2 of Part II of the resolution of 13 August, final disposal of the armed forces in that territory will be determined by the Commission and the Plebiscite Administrator in consultation with the local authorities.
- 5. All civil and military authorities within the State and the principal political elements of the State will be required to co-operate with the Plebiscite Administrator in the preparation for the holding of the plebiscite.
- 6. (a) All citizens of the State who have left it on account of the disturbances will be invited and be free to return and to exercise all their rights as such citizens. For the purpose of facilitating repatriation there shall be appointed two Commissions, one composed of nominees of India and the other of nominees of Pakistan. The Commission shall operate under the direction of the Plebiscite Administrator. The Governments of India and Pakistan and all authorities within the State of Jammu and Kashmir will collaborate with the Plebiscite Administrator in putting this provision into effect.



- (b) All person (other than citizens of the State) who on or since 15 August 1947 have entered it for other than lawful purpose, shall be required to leave the State.
- 7. All authorities within the State of Jammu and Kashmir will undertake to ensure, in collaboration with the Plebiscite Administrator, that:
  - (a) There is no threat, coercion or intimidation, bribery or other undue influence on the voters in the plebiscite;
  - (b) No restrictions are placed on legitimate political activity throughout the State. All subjects of the State, regardless of creed, caste or party, shall be safe and free in expressing their views and in voting on the question of the accession of the State to India or Pakistan. There shall be freedom of the press, speech and assembly and freedom of travel in the State, including freedom of lawful entry and exit;
  - (c) All political prisoners are released;
  - (d) Minorities in all parts of the State are accorded adequate protection; and
  - (e) There is no victimization.
- 8. The Plebiscite Administrator may refer to the United Nations Commission for India and Pakistan problems on which he may require assistance, and the Commission may in its discretion call upon the Plebiscite Administrator to carry out on its behalf any of the responsibilities with which it has been entrusted;
- **9.** At the conclusion of the plebiscite, the Plebiscite Administrator shall report the result thereof to the Commission and to the Government of Jammu and Kashmir. The Commission shall then certify to the Security Council whether the plebiscite has or has not been free and impartial;
- 10. Upon the signature of the truce agreement the details of the foregoing proposals will be elaborated in the consultations envisaged in Part III of the Commission's resolution of 13 August 1948. The Plebiscite Administrator will be fully associated in these consultations;
  - Commends the Governments of India and Pakistan for their prompt action in ordering a cease-fire to take effect from one minute before midnight of 1 January 1949, pursuant to the agreement arrived at as provided for by the Commission's Resolution of 13 August 1948; and
  - Resolves to return in the immediate future to the Sub-continent to discharge the responsibilities imposed upon it by the Resolution of 13 August 1948 and by the foregoing principles.

#### How did India & Pakistan react to the UNSC Resolution 47?

Both countries rejected Resolution 47.

#### Why India rejected?

- India's contention was that the resolution ignored the military invasion by Pakistan and placing both nations on an equal diplomatic ground was a dismissal of Pakistan's aggression and the fact that the Maharaja of Kashmir, Hari Singh had signed the Instrument of Accession.
- India also objected to the Resolution's requirement that did not allow India to retain military presence which it believed it needed for defence.
- The **Resolution's order to form a coalition government**, would also put Sheikh Abdullah, the Prime Minister of the Princely State of Jammu & Kashmir, in a difficult position.
- India also believed that the powers conferred on the Plebiscite Administrator undermined the state's sovereignty. India also wanted Pakistan to be excluded from the operations of the plebiscite.



#### Why Pakistan rejected?

• Pakistan on the other hand, objected to even the minimum presence of Indian forces in Kashmir, as allowed by the resolution. It also wanted an equal representation in the state government for the Muslim Conference, which was the dominant party in Pakistani-held Kashmir.

#### Final outcome:

- Despite their differences with the provisions of Resolution 47, both India and Pakistan welcomed the UN Commission and agreed to work with it.
- A UN commission called for the withdrawal of both countries' troops in August 1948. The United Nations brokered a cease-fire in 1949, and a five-member commission made up of Argentina, Belgium, Columbia, Czechoslovakia and the United States drew up a resolution calling for a referendum to decide Kashmir's future.

# **ARTICLE 371 OF THE CONSTITUTION**

#### Why in news?

- Northeastern states of India have expressed apprehension that having rendered **Article 370** irrelevant, the government might unilaterally move to abrogate or modify **Article 371**.
- However, the government has clarified that it had no intention of removing **Article 371 of the Constitution**.

#### About it:

- Articles 369 through 392 (including some that have been removed) appear in Part XXI of the Constitution, titled 'Temporary, Transitional and Special Provisions'.
- Article 370 deals with 'Temporary Provisions with respect to the State of Jammu and Kashmir'; Articles 371, 371A, 371B, 371C, 371D, 371E, 371F, 371G, 371H, and 371J define special provisions with regard to another state (or states).
- Article 371I deals with Goa, but it does not include any provision that can be deemed 'special'
- Articles 370 and 371 were part of the Constitution at the time of its commencement on January 26, 1950; Articles 371A through 371J were incorporated subsequently.
- Article 371, Maharashtra and Gujarat: Governor has "special responsibility" to establish "separate development boards" for "Vidarbha, Marathwada, and the rest of Maharashtra", and Saurashtra and Kutch in Gujarat; ensure "equitable allocation of funds for developmental expenditure over the said areas", and "equitable arrangement providing adequate facilities for technical education and vocational training, and adequate opportunities for employment" under the state government.
- Article 371A (13th Amendment Act, 1962), Nagaland: This provision was inserted after a 16-point
  agreement between the Centre and the Naga People's Convention in 1960, which led to the creation of
  Nagaland in 1963. Parliament cannot legislate in matters of Naga religion or social practices, Naga
  customary law and procedure, administration of civil and criminal justice involving decisions according
  to Naga customary law, and ownership and transfer of land without concurrence of the state Assembly.
- Article 371B (22nd Amendment Act, 1969), Assam: The President may provide for the constitution and functions of a committee of the Assembly consisting of members elected from the state's tribal areas.



- Article 371C (27th Amendment Act, 1971), Manipur: The President may provide for the constitution of a committee of elected members from the Hill areas in the Assembly, and entrust "special responsibility" to the Governor to ensure its proper functioning.
- Article 371D (32nd Amendment Act, 1973; substituted by The Andhra Pradesh Reorganisation Act, 2014), Andhra Pradesh and Telangana: President must ensure "equitable opportunities and facilities" in "public employment and education to people from different parts of the state". He may require the state government to organise "any class or classes of posts in a civil service of, or any class or classes of civil posts under, the State into different local cadres for different parts of the State". He has similar powers vis-à-vis admissions in educational institutions.
- Article 371E: Allows for the establishment of a university in Andhra Pradesh by a law of Parliament. But this is not a "special provision" in the sense of the others in this part.
- Article 371F (36th Amendment Act, 1975), Sikkim: The members of the Legislative Assembly of Sikkim shall elect the representative of Sikkim in the House of the People. To protect the rights and interests of various sections of the population of Sikkim, Parliament may provide for the number of seats in the Assembly, which may be filled only by candidates from those sections.
- Article 371G (53rd Amendment Act, 1986), Mizoram: Parliament cannot make laws on "religious or social practices of the Mizos, Mizo customary law and procedure, administration of civil and criminal justice involving decisions according to Mizo customary law, ownership and transfer of land... unless the Assembly... so decides".
- Article 371H (55th Amendment Act, 1986), Arunachal Pradesh: The Governor has a special responsibility with regard to law and order, and "he shall, after consulting the Council of Ministers, exercise his individual judgment as to the action to be taken".
- Article 371J (98th Amendment Act, 2012), Karnataka: There is a provision for a separate
  development board for the Hyderabad-Karnataka region. There shall be "equitable allocation of funds for
  developmental expenditure over the said region", and "equitable opportunities and facilities" for people of
  this region in government jobs and education. A proportion of seats in educational institutions and state
  government jobs in Hyderabad-Karnataka can be reserved for individuals from that region.

ASSAM

year on this to the President

matters

ARUNACHAL PRADESH



MAHARASHTRA & GUJARAT

region by birth or domicile

SIKKIM

#### (ART 371) (ART 371F, 36TH AMENDMENT ACT, 1975) (ART 371B, 22ND AMENDMENT (ART 371H, 55TH AMENDMENT The members of the legislative Assembly of Sikkim shall elect the representative of ACT, 1969) ACT, 1986) "Special responsibility" to Sikkim in the House of the People. To protect the rights and interests of various President may provide for the The Governor has a special Governor to establish "separate sections of the population of Sikkim, Parliament may provide for the number of seats constitution and functions of a responsibility with regard to law development boards\* for in the Assembly, which may be filled only by candidates from those sections. Governor committee of the Assembly and order, and "he shall, after shall have "special responsibility for peace and for an equitable arrangement for consulting the Council of "Vidarbha, Marathwada, and the consisting of members elected rest of Maharashtra", and ensuring the social and economic advancement of different sections of the from the tribal areas of the state. Ministers, exercise his individual population". All earlier laws in territories that formed Sikkim shall continue, and any Saurashtra and Kutch in Guiarat: judgment asto the action to be taken". Should a question arise "equitable allocation of funds for adaptation or modification shall not be questioned in any court. overwhether a particular matter developmental expenditure over the said areas"; "equitable is one in which the Governor is arrangement providing adequate "required to act in the exercise of facilities for technical education his individual judgment, the and vocational training, and decision of the Governor in his adequate opportunities for discretion shall be final", and employment" under the state "shall not be called in question...". government. NAGALAND (ART 371A, 13TH AMENDMENT MIZORAM ACT, 1962) KARNATAKA (ART 371G, 53RD AMENDMENT Parliament can't legislate in ACT, 1986) matters of Naga religion or social (ART 371], 98TH AMENDMENT Parliament cannot make laws on practices, the Naga customary ACT, 2012) "religious or social practices of law and procedure There is a provision for the the Mizos, Mizo customary law administration of civil and establishment of a separate and procedure, administration of criminal justice involving development board for the civil and criminal justice decisions according to Naga Hyderabad-Karnataka region, the involving decisions according to customary law, and ownership working of which will be Mizo customary law, ownership and transfer of land and its reported annually to the and transfer of land... unless the resources, without concurrence Assembly, there shall be ANDHRA PRADESH & TELANGANA Legislative Assembly... by a of the legislative Assembly. This "equitable allocation of funds for resolution so decides. provision was inserted in the developmental expenditure over (ART 371D, 32ND AMENDMENT ACT, 1973; SUBSTITUTED BY THE Constitution after a 16-point the said region"; and "equitable ANDHRA PRADESH REORGANISATION ACT, 2014) MANIPUR agreement between the Centre President must ensure "equitable opportunities and facilities" in opportunities and facilities" for and the Naga People's Convention people of this region in govern-"public employment and education to people from different parts of (ART 371C, 27TH AMENDMENT in 1960, which led to the creation ment jobs and education. An the state"; he may require the state government to organise "any class ACT, 1971) of Nagaland in 1963. Also, there is a provision for a 35-member order can be made to provide for President may provide for the or classes of posts in a civil service of, or any class or classes of civil posts under, the State into different local cadres for different parts of constitution and functions of a regional council for Tuensang reservation of a proportion of seats and jobs in educational and the State", and allot them. The President has similar powers vis-à-vis committee of elected members district, which elects the vocational training institutions admissions in any university or state government-run educational from the Hill areas in the Tuensang members in the and state government organinstitution. Also, he may provide for setting up of an administrative Assembly; entrust "special Assembly. A member from the isations respectively in the tribunal outside the jurisdiction of the High Court to deal with issues responsibility" to the Governor to Tuensang district is Minister for Hyderabad-Karnataka region for of appointment, allotment or promotion in state civil services. [Art ensure its proper functioning. The Tuensang Affairs; Governor has individuals who belong to that 371E allows for the establishment of a university in Andhra Pradesh Governor has to file a report every the final say on Tuensang-related

# UNLAWFUL ACTIVITIES (PREVENTION) AMENDMENT BILL, 2019

by a law of Parliament. But this is not really a 'special provision'.]

Parliament passes the Unlawful Activities (Prevention) Amendment Bill, 2019. The Bill amends the Unlawful Activities (Prevention) Act, 1967. The Act provides special procedures to deal with terrorist activities, among other things.



#### Key features of the Bill:

- Who may commit terrorism: Under the Act, the central government may designate an organisation as a terrorist organisation if it: (i) commits or participates in acts of terrorism, (ii) prepares for terrorism, (iii) promotes terrorism, or (iv) is otherwise involved in terrorism. The Bill additionally empowers the government to designate individuals as terrorists on the same grounds.
- Approval for seizure of property by NIA: Under the Act, an investigating officer is required to obtain the
  prior approval of the Director General of Police to seize properties that may be connected with terrorism.
  The Bill adds that if the investigation is conducted by an officer of the National Investigation Agency
  (NIA), the approval of the Director General of NIA would be required for seizure of such property.
- Investigation by NIA: Under the Act, investigation of cases may be conducted by officers of the rank of Deputy Superintendent or Assistant Commissioner of Police or above. The Bill additionally empowers the officers of the NIA, of the rank of Inspector or above, to investigate cases.
- Insertion to schedule of treaties: The Act defines terrorist acts to include acts committed within the scope of any of the treaties listed in a schedule to the Act. The Schedule lists nine treaties, including the Convention for the Suppression of Terrorist Bombings (1997), and the Convention against Taking of Hostages (1979). The Bill adds another treaty to the list. This is the International Convention for Suppression of Acts of Nuclear Terrorism (2005).

#### Why is it being opposed?

- 1. This is a potentially dangerous amendment which will *empower* officials of Union Ministry to brand any person 'a terrorist', without following due process. The name of such a person will be included in the 'Fourth Schedule' proposed to be added in the parent Act. The only statutory remedy available to such a person is to make an application before the Central Government for de-notification, which will be considered by a Review Committee constituted by the Government itself.
- 2. The amendment does not provide any legal consequence in case an individual is designated a terrorist. The inclusion of one's name in the Fourth Schedule as a terrorist per se will not lead to any conviction, imprisonment, fine, disqualifications or any sort of civil penalties. So this is simply a power for the government to brand any one as a terrorist.
- 3. An official designation as a terrorist will be akin to 'civil death' for a person, with social boycott, expulsion from job, hounding by media, and perhaps attack from self-proclaimed vigilante groups following.

# JALLIANWALA BAGH NATIONAL MEMORIAL (AMENDMENT) BILL, 2019

#### Why in News?

- Lok Sabha has passed the Jallianwala Bagh National Memorial (Amendment) Bill, 2019.
- The bill aims to address various deficiencies in the management of the National Memorial and to
  ensure that the Trust is an apolitical entity.

#### Background:

Jallianwala Bagh National Memorial Act, 1951 provides for the erection of a National Memorial in memory of those killed or wounded on April 13, 1919, in Jallianwala Bagh, Amritsar and also for a Trust to manage the National Memorial.



- Composition: The Trust as per the 1951 Act included the Prime Minister, as Chairperson, (ii) the President of the Indian National Congress, (iii) the Minister in-charge of Culture, (iv) the Leader of Opposition in Lok Sabha, (v) the Governor of Punjab, (vi) the Chief Minister of Punjab, and (vii) three eminent persons nominated by the central government. The Bill amends this provision to remove the President of the Indian National Congress as a Trustee. Further, it clarifies that when there is no Leader of Opposition in Lok Sabha, then the leader of the single largest opposition party will be the Trustee.
- The Act provides that the three trustees nominated by the central government will be trustees for a period of five years and will be eligible for renomination. The Bill allows the central government to terminate the term of a nominated trustee before the expiry of the period of his term without assigning any reason.

## TRANSGENDER RIGHTS BILL

#### Why in news?

Lok Sabha approves The Transgender Persons (Protection of Rights) Bill 2019.

#### Background:

Transgender community is among one of the most marginalized communities in the country because they don't fit into the stereotypical categories of gender of 'men' or 'women'. Consequently, they face problems ranging from social exclusion to discrimination, lack of education facilities, unemployment, lack of medical facilities and so on. The Bill shall empower the transgender community socially, educationally and economically.

#### Highlights of the Bill:

- **Definition of a transgender person:** The Bill defines a transgender person as one whose gender does not match the gender assigned at birth. It includes trans-men and trans-women, persons with intersex variations, gender-queers, and persons with socio-cultural identities, such as kinnar and hijra. Intersex variations is defined to mean a person who at birth shows variation in his or her primary sexual characteristics, external genitalia, chromosomes, or hormones from the normative standard of male or female body.
- **Prohibition against discrimination**: The Bill prohibits the discrimination against a transgender person, including denial of service or unfair treatment in relation to: (i) education; (ii) employment; (iii) healthcare; (iv) access to, or enjoyment of goods, facilities, opportunities available to the public; (v) right to movement; (vi) right to reside, rent, or otherwise occupy property; (vii) opportunity to hold public or private office; and (viii) access to a government or private establishment in whose care or custody a transgender person is.
- **Right of residence**: Every transgender person shall have a right to reside and be included in his household. If the immediate family is unable to care for the transgender person, the person may be placed in a rehabilitation centre, on the orders of a competent court.
- **Employment**: No government or private entity can discriminate against a transgender person in employment matters, including recruitment, and promotion. Every establishment is required to designate a person to be a complaint officer to deal with complaints in relation to the Act.



- **Education**: Educational institutions funded or recognised by the relevant government shall provide inclusive education, sports and recreational facilities for transgender persons, without discrimination.
- Health care: The government must take steps to provide health facilities to transgender persons
  including separate HIV surveillance centres, and sex reassignment surgeries. The government shall
  review medical curriculum to address health issues of transgender persons, and provide comprehensive
  medical insurance schemes for them.
- Certificate of identity for a transgender person: A transgender person may make an application to the District Magistrate for a certificate of identity, indicating the gender as 'transgender'. A revised certificate may be obtained only if the individual undergoes surgery to change their gender either as a male or a female.
- Welfare measures by the government: The Bill states that the relevant government will take measures to ensure the full inclusion and participation of transgender persons in society. It must also take steps for their rescue and rehabilitation, vocational training and self-employment, create schemes that are transgender sensitive, and promote their participation in cultural activities.
- Offences and penalties: The Bill recognizes the following offences against transgender persons: (i) forced or bonded labour (excluding compulsory government service for public purposes), (ii) denial of use of public places, (iii) removal from household, and village, (iv) physical, sexual, verbal, emotional or economic abuse. Penalties for these offences vary between six months and two years, and a fine.
- National Council for Transgender persons (NCT): The NCT will consist of: (i) Union Minister for Social Justice (Chairperson); (ii) Minister of State for Social Justice (Vice- Chairperson); (iii) Secretary of the Ministry of Social Justice; (iv) one representative from ministries including Health, Home Affairs, and Human Resources Development. Other members include representatives of the NITI Aayog, and the National Human Rights Commission. State governments will also be represented. The Council will also consist of five members from the transgender community and five experts from non-governmental organisations.
- The Council will advise the central government as well as monitor the impact of policies, legislation and projects with respect to transgender persons. It will also redress the grievances of transgender persons.

#### Impact:

• The Bill will benefit a large number of transgender persons, mitigate the stigma, discrimination and abuse against this marginalized section and bring them into the mainstream of society. This will lead to inclusiveness and will make the transgender persons productive members of the society.

#### Criticisms:

- The Bill is silent on granting reservations to transgender persons.
- The bill has prescribed punishments for organised begging. However, the Bill doesn't provide anything to better to condition in those areas, it doesn't provide for reservation.
- The Transgender Bill does not mention any punishments for rape or sexual assault of transgender persons as according to Sections 375 and 376 of the Indian Penal Code, rape is only when a man forcefully enters a woman.



#### New definition:

# Pros and cons

SALIENT FEATURES	COMMUNITY'S RESPONSE
<ul> <li>Definitions do not differentiate between transgenders, transsexuals, intersex persons and genderqueer</li> </ul>	<ul> <li>Community differentiates between transgender, transsexual and intersex persons and dismisses the 'one-solution fits all' idea</li> </ul>
<ul> <li>Prohibition against discrimination in education, employment, healthcare, public facilities etc.</li> <li>Also prevents forced labour</li> </ul>	<ul> <li>Lack of enforceability dilutes provision.</li> <li>Lived experiences riddled with discrimination</li> </ul>
<ul> <li>Certificate of identity can be obtained at the DM's office and a revised certificate is to be obtained if sex is changed</li> </ul>	<ul> <li>Shuns provision as impinging on their right to self-determination, Fear it'll lead to bureaucratic discrimination</li> </ul>
<ul> <li>Government welfare measures and provisions of healthcare, including HIV surveillance centres, and sex reassignment surgeries</li> </ul>	<ul> <li>Step forward but medical community lacks knowledge of transgender bodies</li> </ul>
Transgender persons may only change their first name	<ul> <li>Prefer to take Guru's name since many have severed ties with their birth family</li> </ul>
Setting up of a National Council for Transgender persons (NCT), including various Ministers and five transgender persons	<ul> <li>Desire greater representation in decision making that affects them directly</li> </ul>

# SURROGACY (REGULATION) BILL, 2019

#### Why in News?

The Lok Sabha has passed the Surrogacy (Regulation) Bill, 2019 by a voice vote.

#### Key features of the bill:

- Regulation of surrogacy: The Bill prohibits commercial surrogacy, but allows altruistic surrogacy. Altruistic surrogacy involves no monetary compensation to the surrogate mother other than the medical expenses and insurance coverage during the pregnancy. Commercial surrogacy includes surrogacy or its related procedures undertaken for a monetary benefit or reward (in cash or kind) exceeding the basic medical expenses and insurance coverage.
- Purposes for which surrogacy is permitted: Surrogacy is permitted when it is: (i) for intending couples who suffer from proven infertility; (ii) altruistic; (iii) not for commercial purposes; (iv) not for producing children for sale, prostitution or other forms of exploitation; and (v) for any condition or disease specified through regulations.
- **Eligibility criteria for intending couple:** The intending couple should have a 'certificate of essentiality' and a 'certificate of eligibility' issued by the appropriate authority.
- A certificate of essentiality will be issued upon fulfilment of the following conditions: (i) a certificate of proven infertility of one or both members of the intending couple from a District Medical Board; (ii) an



order of parentage and custody of the surrogate child passed by a Magistrate's court; and (iii) insurance coverage for a period of 16 months covering postpartum delivery complications for the surrogate.

- The certificate of eligibility to the intending couple is issued upon fulfilment of the following conditions: (i) the couple being Indian citizens and married for at least five years; (ii) between 23 to 50 years old (wife) and 26 to 55 years old (husband); (iii) they do not have any surviving child (biological, adopted or surrogate); this would not include a child who is mentally or physically challenged or suffers from life threatening disorder or fatal illness; and (iv) other conditions that may be specified by regulations.
- Eligibility criteria for surrogate mother: To obtain a certificate of eligibility from the appropriate authority, the surrogate mother has to be: (i) a close relative of the intending couple; (ii) a married woman having a child of her own; (iii) 25 to 35 years old; (iv) a surrogate only once in her lifetime; and (v) possess a certificate of medical and psychological fitness for surrogacy. Further, the surrogate mother cannot provide her own gametes for surrogacy.
- Appropriate authority: The central and state governments shall appoint one or more appropriate authorities within 90 days of the Bill becoming an Act. The functions of the appropriate authority include; (i) granting, suspending or cancelling registration of surrogacy clinics; (ii) enforcing standards for surrogacy clinics; (iii) investigating and taking action against breach of the provisions of the Bill; (iv) recommending modifications to the rules and regulations.
- Registration of surrogacy clinics: Surrogacy clinics cannot undertake surrogacy related procedures
  unless they are registered by the appropriate authority. Clinics must apply for registration within a
  period of 60 days from the date of appointment of the appropriate authority.
- National and State Surrogacy Boards: The central and the state governments shall constitute the National Surrogacy Board (NSB) and the State Surrogacy Boards (SSB), respectively. Functions of the NSB include, (i) advising the central government on policy matters relating to surrogacy; (ii) laying down the code of conduct of surrogacy clinics; and (iii) supervising the functioning of SSBs.
- Parentage and abortion of surrogate child: A child born out of a surrogacy procedure will be deemed to be the biological child of the intending couple. An abortion of the surrogate child requires the written consent of the surrogate mother and the authorisation of the appropriate authority. This authorisation must be compliant with the Medical Termination of Pregnancy Act, 1971. Further, the surrogate mother will have an option to withdraw from surrogacy before the embryo is implanted in her womb.
- Offences and penalties: The offences under the Bill include: (i) undertaking or advertising commercial surrogacy; (ii) exploiting the surrogate mother; (iii) abandoning, exploiting or disowning a surrogate child; and (iv) selling or importing human embryo or gametes for surrogacy. The penalty for such offences is imprisonment up to 10 years and a fine up to 10 lakh rupees. The Bill specifies a range of offences and penalties for other contraventions of the provisions of the Bill.

#### Need for regulation:

- India has emerged as a surrogacy hub for couples from other countries and there have been reports concerning unethical practices, exploitation of surrogate mothers, abandonment of children born out of surrogacy, and rackets involving intermediaries importing human embryos and gametes.
- The 228th report of the Law Commission of India has recommended prohibiting commercial surrogacy and allowing altruistic surrogacy by enacting suitable legislation.



# **SIMLA AGREEMENT**

#### Why in News?

United Nations Secretary-General António Guterres has expressed concern over the situation in Jammu and Kashmir. Referring to the **Simla Agreement**, which was signed by India and Pakistan in 1972, Guterres said the "final status of J&K is to be settled by peaceful means, in accordance with the Charter of the United Nations".

#### What is Simla Agreement?

#### Historical context

- The agreement, was signed after, the 1971 war between the two countries over developments in the eastern wing of Pakistan.
- The agreement sought to lay down the principles that should govern their future relations.
- It also envisaged steps to be taken for further normalization of bilateral relations.
- Most importantly, it bound the two countries "to settle their differences by peaceful means through bilateral negotiations".
  - It is also known as India-Pakistan Agreement on the Promotion of a Friendly Relationship (signed in Simla on July 2, 1972)
- 1. The Government of India and the Government of Pakistan resolved to put to an end to the conflict and confrontation that have hitherto marred their relations and work for the promotion of a friendly and harmonious relationship and the establishment of durable peace in the subcontinent, so that both countries may henceforth devote their resources and energies to the pressing task of advancing the welfare of their peoples.
  - In order to achieve this objective, the Government of India and the Government of Pakistan have agreed as follows:
- (i) That the principles and purposes of the Charter of the United Nations shall govern the relations between the two countries;
- (ii) That the two countries are resolved to settle their differences by peaceful means through bilateral negotiations or by any other peaceful means mutually agreed upon between them. Pending the final settlement of any of the problems between the two countries, neither side shall unilaterally alter the situation and both shall prevent the organization, assistance or encouragement of any acts detrimental to the maintenance of peaceful and harmonious relations.
- (iii) That the pre-requisite for reconciliation, good neighborliness and durable peace between them is a commitment by both the countries to peaceful coexistence, respect for each other's territorial integrity and sovereignty and non-interference in each other's internal affairs, on the basis of equality and mutual benefit;
- (iv) That the basic issues and causes of conflict which have bedevilled the relations between the two countries for the last 25 years shall be resolved by peaceful means;
- (v) That they shall always respect each other's national unity, territorial integrity, political independence and sovereign equality;
- (vi) That in accordance with the Charter of the United Nations, they will refrain from the threat or use of force against the territorial integrity or political independence of each other.



- 2. Both Governments will take all steps within their power to prevent hostile propaganda directed against each other. Both countries will encourage the dissemination of such information as would promote the development of friendly relations between them.
- 3. In order to progressively restore and normalize relations between the two countries step by step, it was agreed that:
- (i) Steps shall be taken to resume communications, postal, telegraphic, sea, land including border posts and air links including over-flights.
- (ii) Appropriate steps shall be taken to promote travel facilities for the nationals of the other country.
- (iii) Trade and cooperation in economic and agreed fields will be resumed as far as possible.
- (iv) Exchange in the fields of science and culture will be promoted. In this connection, delegations from the two countries will meet from time to time to work out the necessary details.
- 4. In order to initiate the process of the establishment of durable peace, both the Governments agreed that:
- (i) Indian and Pakistani forces shall be withdrawn to their side of the international border.
- (ii) In Jammu and Kashmir the line of control resulting from the cease-fire of December 17, 1971 shall be respected by both sides without prejudice to the recognized position of either side. Neither side shall seek to alter it unilaterally irrespective of mutual differences and legal interpretations. Both sides further undertake to refrain from the threat or the use of force in violation of this line.
- (iii) The withdrawals shall commence upon entry into force of this Agreement and shall be completed within a period of 30 days thereafter.
- This agreement will be subject to ratification by both countries in accordance with their respective constitutional procedures and will come into force with effect from the date on which the Instruments of Ratification are exchanged.
- 6. Both Governments agree that their respective Heads will meet again at a mutually convenient time in the future and that, in the meanwhile, the representatives of the two sides will meet to discuss further the modalities and arrangements for the establishment of durable peace and normalization of relations, including the questions of prisoners of war and civilian internees, a final settlement of Jammu and Kashmir and the resumption of diplomatic relations.

#### India had three primary objectives at Shimla:

- 1. First, a lasting solution to the Kashmir issue or, failing that, an agreement that would constrain Pakistan from involving third parties in discussions about the future of Kashmir.
- 2. Second, it was hoped that the Agreement would allow for a new beginning in relations with Pakistan based upon Pakistan's acceptance of the new balance of power.
- 3. Third, it left open the possibility of achieving both these objectives without pushing Pakistan to the wall and creating a revanchist anti-India regime.

# NATIONAL MEDICAL COMMISSION BILL

#### Why in News?

The National Medical Commission Act 2019 has been passed by both Houses of Parliament.

Key features of the Bill include:



- The **Bill seeks to repeal the Indian Medical Council Act**, **1956** and provide for a medical education system which ensures: (i) availability of adequate and high quality medical professionals, (ii) adoption of the latest medical research by medical professionals, (iii) periodic assessment of medical institutions, and (iv) an effective grievance redressal mechanism.
- Constitution of the National Medical Commission (NMC): The Bill sets up the National Medical Commission (NMC). Within three years of the passage of the Bill, state governments will establish State Medical Councils at the state level. The NMC will consist of 25 members, appointed by the central government. A Search Committee will recommend names to the central government for the post of Chairperson, and the part time members. The Search Committee will consist of seven members including the Cabinet Secretary and five experts nominated by the central government (of which three will have experience in the medical field).
- Members of the NMC will include: (i) the Chairperson (must be a medical practitioner), (ii) Presidents of the Under-Graduate and Post-Graduate Medical Education Boards, (iii) the Director General of Health Services, Directorate General of Health Services, (iv) the Director General, Indian Council of Medical Research, and (v) five members (part-time) to be elected by the registered medical practitioners from amongst themselves from states and union territories for a period of two years.
- Functions of the National Medical Commission: Functions of the NMC include: (i) framing policies for regulating medical institutions and medical professionals, (ii) assessing the requirements of healthcare related human resources and infrastructure, (iii) ensuring compliance by the State Medical Councils of the regulations made under the Bill, (iv) framing guidelines for determination of fees for up to 50% of the seats in private medical institutions and deemed universities which are regulated under the Bill.
- **Medical Advisory Council**: Under the Bill, the central government will constitute a Medical Advisory Council. The Council will be the primary platform through which the states/union territories can put forth their views and concerns before the NMC. Further, the Council will advise the NMC on measures to determine and maintain minimum standards of medical education.
- Autonomous boards: The Bill sets up autonomous boards under the supervision of the NMC. Each autonomous board will consist of a President and four members, appointed by the central government. These boards are: (i) the Under-Graduate Medical Education Board (UGMEB) and the Post-Graduate Medical Education Board (PGMEB): These Boards will be responsible for formulating standards, curriculum, guidelines, and granting recognition to medical qualifications at the undergraduate and post graduate levels respectively. (ii) The Medical Assessment and Rating Board (MARB): MARB will have the power to levy monetary penalties on medical institutions which fail to maintain the minimum standards as laid down by the UGMEB and PGMEB. The MARB will also grant permission for establishing a new medical college, starting any postgraduate course, or increasing the number of seats. (iii) The Ethics and Medical Registration Board: This Board will maintain a National Register of all licensed medical practitioners, and regulate professional conduct. Only those included in the Register will be allowed to practice medicine. The Board will also maintain a separate National Register for community health providers.
- Community health providers: Under the Bill, the NMC may grant a limited license to certain mid-level practitioners connected with the modern medical profession to practice medicine. These mid-level practitioners may prescribe specified medicines in primary and preventive healthcare. In any other



cases, these practitioners may only prescribe medicines under the supervision of a registered medical practitioner.

- Entrance examinations: There will be a uniform National Eligibility-cum-Entrance Test for admission to under-graduate and post-graduate super-speciality medical education in all medical institutions regulated under the Bill. The NMC will specify the manner of conducting common counselling for admission in all such medical institutions.
- The Bill proposes a common final year undergraduate examination called the National Exit Test for the students graduating from medical institutions to obtain the license for practice. This test will also serve as the basis for admission into post-graduate courses at medical institutions under this Bill.

#### Opposition against the bill? Why doctors are so much against it?

- 1. Section 32 of the bill authorises the government to allow non-medical degree holders to practice medicine as community health providers. This provision has been vehemently opposed by Indian Medical Association that says it will legalise quacks in the country. In other words, persons without medical background are becoming eligible to practise modern medicine and prescribe independently.
- 2. Compared to the present 70 per cent figure of elected representatives in the Medical Council of India (MCI), only 20 per cent members of the NMC will be elected representatives. Unlike MCI, whose decisions were not binding on state medical councils, the NMC Bill allows the commission's ethics board to exercise jurisdiction over state medical councils on compliance related to ethical issues.
- Also, while action can be taken against the MCI president only on the direction of a court, the NMC Bill enables the central government to remove the chairperson or any other member of the commission.
- 4. Clause 15 facilitates a common final year undergraduate examination (NEXT) with common standards of knowledge and skills for Doctors on a Nation-wide basis. National Exit Test (NEXT) has been conceptualised as a single test, which will act as a common final-year undergraduate medical exam and be used for granting medical licence as well as admission to postgraduate courses. It has been argued that a single exam is being accorded too much weightage, and it can have an adverse impact on the career of medical aspirants.
- 5. The Bill allows the commission to "frame guidelines for determination of fees and all other charges in respect of fifty per cent of seats in private medical institutions and deemed to be universities". This increases the number of seats for which private institutes will have the discretion to determine fees. At present, in such institutes, state governments decide fees for 85 per cent of the seats.

# **CONSUMER PROTECTION BILL**

#### Why in News?

Landmark Consumer Protection Bill, 2019 has been passed by the Parliamenta.

#### Key Provisions of the Bill:

 The Consumer Protection Bill, 2019 was introduced in Lok Sabha by the Minister of Consumer Affairs, Food and Public Distribution, Mr. Ram Vilas Paswan on July 8, 2019. The Bill replaces the Consumer Protection Act, 1986. Key features of the Bill include:



- **Definition of consumer:** A consumer is defined as a person who buys any good or avails a service for a consideration. It does not include a person who obtains a good for resale or a good or service for commercial purpose. It covers transactions through all modes including offline, and online through electronic means, teleshopping, multi-level marketing or direct selling.
- Rights of consumers: Six consumer rights have been defined in the Bill, including the right to: (i) be protected against marketing of goods and services which are hazardous to life and property; (ii) be informed of the quality, quantity, potency, purity, standard and price of goods or services; (iii) be assured of access to a variety of goods or services at competitive prices; and (iv) seek redressal against unfair or restrictive trade practices.
- Central Consumer Protection Authority: The central government will set up a Central Consumer
  Protection Authority (CCPA) to promote, protect and enforce the rights of consumers. It will regulate
  matters related to violation of consumer rights, unfair trade practices, and misleading advertisements.
  The CCPA will have an investigation wing, headed by a Director-General, which may conduct inquiry or
  investigation into such violations.
- CCPA will carry out the following functions, including: (i) inquiring into violations of consumer rights, investigating and launching prosecution at the appropriate forum; (ii) passing orders to recall goods or withdraw services that are hazardous, reimbursement of the price paid, and discontinuation of the unfair trade practices, as defined in the Bill; (iii) issuing directions to the concerned trader/ manufacturer/ endorser/ advertiser/ publisher to either discontinue a false or misleading advertisement, or modify it; (iv) imposing penalties, and; (v) issuing safety notices to consumers against unsafe goods and services.
- Penalties for misleading advertisement: The CCPA may impose a penalty on a manufacturer or an endorser of up to Rs 10 lakh and imprisonment for up to two years for a false or misleading advertisement. In case of a subsequent offence, the fine may extend to Rs 50 lakh and imprisonment of up to five years.
- CCPA can also prohibit the endorser of a misleading advertisement from endorsing that particular
  product or service for a period of up to one year. For every subsequent offence, the period of prohibition
  may extend to three years. However, there are certain exceptions when an endorser will not be held
  liable for such a penalty.
- Consumer Disputes Redressal Commission: Consumer Disputes Redressal Commissions (CDRCs) will be set up at the district, state, and national levels. A consumer can file a complaint with CDRCs in relation to: (i) unfair or restrictive trade practices; (ii) defective goods or services; (iii) overcharging or deceptive charging; and (iv) the offering of goods or services for sale which may be hazardous to life and safety. Complaints against an unfair contract can be filed with only the State and National Appeals from a District CDRC will be heard by the State CDRC. Appeals from the State CDRC will be heard by the National CDRC. Final appeal will lie before the Supreme Court.
- **Jurisdiction of CDRCs:** The District CDRC will entertain complaints where value of goods and services does not exceed Rs one crore. The State CDRC will entertain complaints when the value is more than Rs one crore but does not exceed Rs 10 crore. Complaints with value of goods and services over Rs 10 crore will be entertained by the National CDRC.
- **Product liability:** Product liability means the liability of a product manufacturer, service provider or seller to compensate a consumer for any harm or injury caused by a defective good or deficient service.



To claim compensation, a consumer has to prove any one of the conditions for defect or deficiency, as given in the Bill.

# PUBLIC PREMISES (EVICTION OF UNAUTHORISED OCCUPANTS) AMENDMENT BILL, 2019

#### Why in News?

Parliament has passed **Public Premises (Eviction of Unauthorised Occupants) Amendment Bill, 2019**. The Bill amends the Public Premises (Eviction of Unauthorised Occupants) Act, 1971. The Act provides for the eviction of unauthorised occupants from public premises in certain cases.

#### Highlights of the Bill:

- Residential accommodation: The Bill defines 'residential accommodation occupation' as the occupation of public premises by a person on the grant of a license for such occupation. The license must be given for a fixed tenure, or for the period the person holds office. Further, the occupation must be allowed under the rules made by the central, state or union territory government, or a statutory authority (such as Parliament Secretariat, or a central government company, or premises belonging to a state government).
- **Notice for eviction:** The Bill adds a provision laying down the procedure for eviction from residential accommodation. It requires an estate officer (an officer of the central government) to issue a written notice to a person if he is in unauthorised occupation of a residential accommodation. The notice will require the person to show cause of why an eviction order should not be made against him, within three working days. The written notice must be fixed to a conspicuous part of the accommodation, in a prescribed manner.
- Order of eviction: After considering the cause shown, and making any other inquiries, the estate officer will make an order for eviction. If the person fails to comply with the order, the estate officer may evict such person from the residential accommodation, and take possession of it. For this purpose, the estate officer may also use such force as necessary.
- Payment of damages: If the person in unauthorised occupation of the residential accommodation challenges the eviction order passed by the estate officer in court, he will be required to pay damages for every month of such occupation.

#### Impact:

- The amendments will facilitate smooth and speedy eviction of unauthorised occupants from Government residences, and those vacant residences will be available for allotment to eligible persons on maturity of their turn in the waiting list.
- This will decrease the waiting time for availing the facility of residential accommodation.



# LEGISLATIVE COUNCIL

#### Why in News?

The Madhya Pradesh government has indicated that it plans to initiate steps towards creation of a Legislative Council.

#### What are the Legislative Councils?

- India has a bicameral system i.e., two Houses of Parliament.
- At the state level, the equivalent of the Lok Sabha is the Vidhan Sabha or Legislative Assembly; that of the Rajya Sabha is the Vidhan Parishad or Legislative Council.
- Legislative Councils are permanent Houses, and like Rajya Sabha, one-third of their members retire every two years.

#### Why are the Legislative Councils important?

- 1. It acts as a check on hasty actions by the popularly elected House and
- 2. It ensures that the certain intellectual individuals who might not be cut out for the rough-and-tumble of direct elections too are able to contribute to the legislative process.

#### Who has the powers to create the Legislative Council:

Under Article 169 of the constitution, Parliament may by law create or abolish the second chamber in a state if the Legislative Assembly of that state passes a resolution to that effect by a special majority. Currently, six states have Legislative Councils. Jammu and Kashmir too had one, until the state was bifurcated into the Union Territories of J&K and Ladakh.

#### Strength of the house:

The Article 171 clause (1) of the Indian Constitution says that the total number of members in the legislative council of a state shall not exceed one third of the total number of the members in the legislative Assembly of that state and the total number of members in the legislative council of a state shall in no case be less than 40.

#### How are members of the Council elected?

- 1. 1/3rd of members are elected by members of the Assembly.
- 2. 1/3rd by electorates consisting of members of municipalities, district boards and other local authorities in the state.
- 3. 1/12th by an electorate consisting of teachers.
- 4. 1/12th by registered graduates.
- 5. The remaining members are nominated by the Governor from among those who have distinguished themselves in literature, science, art, the cooperative movement, and social service.

#### Criticism:

- 1. Rather than fulfilling the lofty objective of getting intellectuals into the legislature, **the forum is likely to be used to accommodate party functionaries who fail to get elected**.
- 2. They would strain state finances and acts as an unnecessary drain on the exchequer.
- 3. They also don't have the powers equivalent to Rajya Sabha:Unlike Rajya Sabha which has substantial powers to shape non-financial legislation, Legislative Councils lack the constitutional mandate to do so. Legislative Assemblies have the power to override suggestions/amendments made to a legislation by the Council.While Rajya Sabha MPs can vote in the election of the President and Vice-



President, members of Legislative Councils can't. MLCs also can't vote in the elections of Rajya Sabha members. As regards Money bills, only fourteen days' delay can be caused by the Council, which is more or less a formality rather than a barrier in the way of Money Bill passed by the Assembly.

# MUSLIM WOMEN (PROTECTION OF RIGHTS ON MARRIAGE), BILL 2019 (TRIPLE TALAQ BILL)

#### Why in News?

The **Supreme Court** has issued notice to the Centre on a set of PILs challenging the recent **Muslim Women (Protection of Rights on Marriage) Act 2019**, more popularly known as **the triple talaq criminalisation**.

#### What the PILs are about?

- The pleas have alleged that the Act is unconstitutional, as it criminalises the "mere pronouncement of triple talaq, which had already been declared unconstitutional and void" by the Supreme Court.
- The pleas have also alleged that the law "unjustly and unfairly" criminalises the act of one community, even as desertion of the wife by other communities is not a crime.

#### Background:

The Supreme Court's judgment in the **Shayara Bano case** held that the practice of **talaq-e-biddat (or triple talaq) unconstitutional**. After the judgement, government passed this bill also known as, Triple Talaq Bill.

Parliament, last month, passed the Muslim Women(Protection of Rights on Marriage) Bill, 2019 criminalising triple talaq. After President Kovind signs the bill, it will become the law and will replace the 1986 Muslim Women (Protection of Rights on Divorce) Act.

#### Significance of the bill:

The proposed Bill will protect the rights of married Muslim women and prevent divorce by the practice of instantaneous and irrevocable 'talaq-e-biddat' by their husbands.

It provides the rights of subsistence allowance, custody of minor children to victims of triple talaq i.e. talaq-e-biddat.

#### Key provisions of the Bill:

- The Bill makes all declaration of talaq, including in written or electronic form, to be void (i.e. not enforceable in law) and illegal. It defines talaq as talaq-e-biddat or any other similar form of talaq pronounced by a Muslim man resulting in instant and irrevocable divorce. Talaq-e-biddat refers to the practice under Muslim personal laws where pronouncement of the word 'talaq' thrice in one sitting by a Muslim man to his wife results in an instant and irrevocable divorce.
- Offence and penalty: The Bill makes declaration of talaq a cognizable offence, attracting up to three years' imprisonment with a fine. (A cognizable offence is one for which a police officer may arrest an accused person without warrant.) The offence will be cognizable only if information relating to the offence is given by: (i) the married woman (against whom talaq has been declared), or (ii) any person related to her by blood or marriage.



- The Bill provides that the Magistrate may grant bail to the accused. The bail may be granted only after hearing the woman (against whom talaq has been pronounced), and if the Magistrate is satisfied that there are reasonable grounds for granting bail.
- The offence may be compounded by the Magistrate upon the request of the woman (against whom talaq
  has been declared). Compounding refers to the procedure where the two sides agree to stop legal
  proceedings, and settle the dispute. The terms and conditions of the compounding of the offence will be
  determined by the Magistrate.
- Allowance: A Muslim woman against whom talaq has been declared, is entitled to seek subsistence
  allowance from her husband for herself and for her dependent children. The amount of the allowance
  will be determined by the Magistrate.
- **Custody:** A Muslim woman against whom such talaq has been declared, is entitled to seek custody of her minor children. The manner of custody will be determined by the Magistrate.

#### Issues with the bill:

- 1. The bill proposes a three-year jail term for a man divorcing his wife through triple talaq. Although most Muslim women feel it is time to end the practice, they are wary of the manner in which the government has passed the bill in the Lok Sabha.
- 2. If the aim of the law is to protect the rights of women, how is that possible with their husbands in prison? If they have children under the age of 18, who will take care of their education, health, financial and other needs? The woman will not be protected but instead be vulnerable to more abuse.
- 3. The Bill does not provide the victimised woman any additional benefits in terms of her rights in marriage and divorce.
- 4. Since the Bill says that triple talaq is cognizable and non-bailable, married Muslim man become vulnerable target as policemen can arrest and investigate the accused with or without the complaint from wife or any other person.
- 5. Divorce is a civil matter and making Triple Talaq a criminal offence is disproportionate to criminal jurisprudence. The Supreme Court declared Triple Talaq as invalid and did not ask the government to make it a penal offence. Thereby criminalizing the Triple Talaq goes against the spirit of the Supreme Court judgement.

# NATIONAL ESSENTIAL DIAGNOSTICS LIST (NEDL)

#### Why in News?

• The Indian Council of Medical Research (ICMR) has finalized the India's first National Essential Diagnostics List (NEDL).

#### About the NEDL:

- NEDL builds upon the Free Diagnostics Service Initiative and other diagnostics initiatives of the Health Ministry to provide an expanded basket of tests at different levels of the public health system.
- The list is meant for facilities from village till the district level.
- The NEDL aims to bridge the current regulatory system's gap that does not cover all the medical devices and in-vitro diagnostic device (IVD).



- With this, India has become the first country to compile such a list that would provide guidance to the government for deciding the kind of diagnostic tests that different healthcare facilities in villages and remote areas require.
- WHO released first edition of essential diagnostics list (EDL) in May 2018. Even though WHO's EDL acts as a reference point for development of national EDL, India's diagnostics list has been customised and prepared as per landscape of India's health care priorities.

#### Need for NEDL:

- 1. Diagnostics serve a key role in improving health and quality of life.
- While affordability of diagnostics is a prime concern in low, middle-income countries like India, low cost, inaccurate diagnostics have made their way into the Indian market which has no place in the quality health care system.
- 3. The implementation of NEDL would enable improved health care services delivery through evidence-based care, improved patient outcomes and reduction in out-of-pocket expenditure; effective utilisation of public health facilities.
- 4. It would help in effective assessment of disease burden, disease trends, surveillance, and outbreak identification; and address antimicrobial resistance crisis too.

#### Key challenge in the implementation of the NEDL:

- Adoption by States and harmonisation with local standard diagnostic protocols and treatment guidelines.
- Provision of requisite infrastructure, processes and human resources.
- Ensuring quality of tests including EQAS and quality control and adequate utilisation of EDL tests for making informed decisions for treatment protocols.

# NISHTHA- NATIONAL INITIATIVE FOR SCHOOL HEADS AND TEACHERS HOLISTIC ADVANCEMENT

#### Why in News?

- Union HRD Minister launches NISHTHA to build capacities of 42 Lakh government teachers across the country.
- NISHTHA is the world's largest teachers' training programme of its kind in the world.
  - The lack of quality teachers in the educational sector and the lack of proper teacher training programme are the main reason behind this. The face of education needs to be changed and India has a lot to do in this domain.

The new MHRD Minister has been taking all the pains to improve the standard of education and there are all likely chances that he will turn things around.

# Who all will be covered in Nishtha mega- training and how will it benefit the elementary school education?

This is training programmes will be conducted for teachers, school principals, SMCs and state/district/block/cluster level functionaries and the programme will benefit the elementary school education through following ways:



- I. All the teachers, principals, block resource coordinators, cluster resource coordinators working at the elementary stage will be covered for training on learner-centred pedagogy, learning outcomes, improving social personal qualities of children, school based assessment, new initiatives, school safety and security and pedagogies of different subjects, etc.
- II. ISimilarly all the faculty members of DIETs, SCERTs, IASEs. CTEs, etc. will be covered for training on learner- centred pedagogy, learning outcomes, improving social personal qualities of children, school based assessment, new initiatives and pedagogies of different subjects, etc. Teachers are trained to develop and strengthen personal-social qualities of students for their holistic development.

#### The main expected outcomes from NISHTHA are:

- 1. Transformation of the Heads of Schools into providing academic and
- 2. Administrative leadership for the schools for fostering new initiatives.
- 3. Teachers adopt Activity Based Learning and move away from rote learning to competency based learning.
- 4. Teachers and School heads become aware of new initiatives in school education.
- 5. Developing stress free School Based Assessment focused on development of learning competencies.
- 6. Teachers become alert and responsive to the social, emotional and psychological needs of students as first level counselors.
- 7. Teachers are trained to use Art as pedagogy leading to increased creativity and innovation among students.
- 8. Creation of an enabling and enriching inclusive classroom environment.
- 9. Integration of ICT in teaching learning and assessment.
- 10. Creation of healthy and safe school environment.
- 11. Improvement in learning outcomes of the students.

#### Need and necessity for such programmes:

- 1. Teachers today are also expected to be aware of the provisions regarding Gender, The Rights of Persons with Disabilities Act and the Protection of Children from Sexual Offences (POCSO) Act.
- 2. The integrated programme therefore seeks to train all heads and teachers as first level counsellors to be alert and responsive to the needs of the students, in addition to promoting joyful learning and taking special care of the requirements of special children.

# DEEP OCEAN MISSION BY THE MINISTRY OF EARTH SCIENCES

- Rs. 8000 crore plan to explore deep Ocean Minerals.
- Expended Launch: 31 Oct. 2019

**About:** Aim: One of Main: to explore & extract the **Poly metallic nodules**: small Potato shaped; composed of Minerals like: Manganese, Nicked, Cobalt, Copper & Iron Hydroxide.

- Scattered on the Indian Ocean floor at the depths of 6000m.
- Minerals Extracted can be used: Electronic devices, smart phones, batteries and Solar Panels.
- International Seabed Authority [ISA]: gives permissions it allots areas for deep-sea mining. India was first country to receive the status of 'Pionear Inuestor' in 1987. & was given 1.5 Lakh Sq.Km. in Central Indian Ocean. Basin for nodule Exploration.



- In 2002, India signed a contract with the ISA, and after complete recourse analysis of the seabed 50% of area was surrendered and India retained an area of 75000 sq km.
- In this area the estimated nodule recourse potential is 380 Mission tones [tonnes [MT]
- Then in further studies the narrow mining area of 18,0000sq have been demarcated. This will be the first generation mine-site.

**About ISA**: An autonomous, international organisation, established Under **United nations connection** on Laws of Sea.

The United Nations Convention on the Law of the Sea (UNCLOS), also called the Law of the Sea Convention or the Law of the Sea treaty, is the international agreement that resulted from the third United Nations Conference on the Law of the Sea (UNCLOS III), which took place between 1973 and 1982.

#### Do we find the Poly Mettalic Nodules in other parts of the world

- Yes the Nodules are also found Central Pacitic Ocean.
- It is Know as:- Cdarion-Clipperton Zone.
- For the exploration these zones ISA had entered into contract with 29 contractors till 2022.
- These include: China, France, Germany, Japan, South Korea, Russia & some small island nations like The Cook Islands and Kiribati.

#### When will Indian start mining?

• The mining site is at about depth of 5,500 m. there is high pressure & extremely low temperature. India is country testing the Machinery to carry on mining under such conditions.

#### What will be Environmental impact:

- As per IUCN, these deep remote locations can be home to unique species that have adopted themselves to temperatures. These mining expeditions can make them extract even before they are known to science.
- The deep seas biodiversity & ecology remains poorly understood, making it difficult to assess the Environmental impact & frame adequate guidelines. To assess the Environmental impact & Frame adequate guidelines.
- Environmentalists are also canarned about sediment plumes harming the filter faders in the appear ocean lagers.
- Conarns has also bean raised about the noise & light pollution & Oil spills.

## **ROTAVIRUS**

#### Why in News?

- The Health Ministry has drawn an ambitious plan to provide Rotavirus vaccine to every child across all States and Union Territories by September, 2019. The vaccine has been developed indigenously under a public-private partnership by the ministries of science and technology and health and family welfare.
- This plan is the part of the 100 days agenda of the newly elected central government.



#### About Rotavirus:

- Rotavirus is a highly infectious virus of the gut. It can range from a short period of mild, watery diarrhoea to severe, dehydrating diarrhoea with vomiting, fever and shock.
- If you think you have been affected by rotavirus, this can only be confirmed by laboratory testing.

#### How it is spread

- The virus is spread by contact with the faeces (poos) of an infected person. This can happen if people don't wash their hands properly after going to the toilet or changing nappies.
- If a person has been infected by rotavirus symptoms will develop within 1–2 days.

#### Stop rotavirus spreading

- Careful handwashing is important to stop the spread of rotavirus. Be aware that the virus can survive outside the body, so that hard surfaces, toys, utensils and other objects can become contaminated.
- If a child has rotavirus, they should be kept home from school or early childhood services until they are well and for 48 hours after the last episode of diarrhoea or vomiting. This will help prevent the spread of rotavirus in your community.



## **ECONOMY**

## **RBI'S BI-MONTHLY MONETARY POLICY**

- In order to revive demand to tackle a deepening economic slowdown the RBI went for an unconventional rate cut of 35 basis points [bps] in the key policy rate, the Repo Rate.
- This is the fourth straight out in the reports this year.
- The Repo Rate, after the cut, stands of 5.40% which is the lowest in 8 years, since October 2011, when it peaked at the value of 8.5%

#### Why the cut is unconventional?

- This is first time the RBI has moved rates by a figure that is not multiple of 25 basis points, as usually the Central Bank typically cut or raise interest rates in increments of a quarter percentage points or its multiples.
- Acknowledging the slowdown in the Economy, the RBI has also slashed the GDP forest to 6.9% from 7%, projected in the June monetary policy, for the year 2019-20.
- On inflation, the RBI projected the path for CPI inflation at 3.1% for Q2 of 2019-20 and 3.5 to 3.7% for the second half of 2019-20.
- The inflation Trajectory will be shaped by several factors.
  - 1. The uptick in food inflation may be sustained by price pressures in vegetables and pulses. The uneven and spatial and temporal distribution of monsoon could exert some upward pressure on food items, though this risk is likely to be mitigated by the recent catch up in rainfall.
  - 2. Despite Excessive supply conditions, crude oil prices may likely remain volatile due to geo-political tensions in the Middle-East.
- The Indian Economy has been facing a distinct slowdown and the problem was compounded by the tight liquidity situation in the Non Banking finance

#### What is Monetary policy:

- It is the policy of the central bank to achieve the desired goals with the use of monetary instruments.
- The Reserve Bank of India (RBI) is explicitly mandated under the Reserve Bank of India Act, 1934 with the responsibility of conducting monetary policy.

The instruments of Monetary Policy are classified into two broad types.

**Quantitative Control:** It seeks to control the total quantity of money and bank credit or to make the bank lend more or less. These are four ways of quantitative control.

- Credit Rationing: This instrument of monetary policy is applied only in time of financial crises. The bank can collect by re-discounting bill of exchange, when credit is rationed by fixing the amount. This method of controlling credit can be justified only as a measure to meet exceptional emergencies, because it is open to serious abuses. There can be a danger, the rationing may not be satisfactory and the central bank may abuse the power by giving preferential treatment to favorite customers.
- 2. Reserve Ratio: The commercial banks are required to keep a limited percentage of their deposits by law with the central bank. The central bank charges the ratio according to the need of controlling the credit. If the



companies and the housing finance companies and reluctance of banks to land funds.

The RBI in the course of announcing this monetary policy has inveigled a host of bazooka measures to arrest the recent growth pangs. The steps includes:-

- 1) Measures to Enhance Credit flow to the Cash strapped NBFC sector.
- A) Banks exposure limit to a single NBFC has been raised to 20%, from 15% Earlier, of the Tier-I capital. This move is in harmonisation with other sectors, as they enjoyed the 20% exposure limit already.
- B) RBI has decided to allow bank lendings to registered NBFCs [other than Micro-Finance institutions] for agriculture investment credit (of up to 10 lakh), to micro and small enterprises (of upto 20 Lakh) and housing (of upto 20 Lakh per borrower) to be classified as Priority sector lending.
- 2) Reduced risk weight for consumer credit [Except Credit Card receivables], including personal Loans, to 100 percent as against risk weight of 125% or higher, it warranted by the external rating of the counterparty. Therefore as a result, banks will head to set aside lower capital for these loans.
- 3) 24x7 NEFT Transfer:-

The National Electronic funds Transfer [NEFT] payment is now available to bank customers from 8 am to 7 pm on all working days for the week (except 2nd 4th Saturdays of the month) will now be available on a 24x7 basis from December 2019.

**4) Bill Payment System Expanded:** In order to leverage the advantages of the Bharat Bill payment system [BBPS] the RBI has decided to permit all categories of billers [except prepaid recharges] who provide for recurring bills payments to participate in BBPS on a voluntary basis.

**About BBPS:** It is an interoperable platform for receptive bills. **Currently covers 5 segments-**

- DTH
- Electricity
- Gas
- Telecom
- Water bills

- ration is raised, the cash' available with the bank will be reduced, which will compel them to contract the volume of credit. Similarly when the ratio will be lowered, the credit power will expand.
- 3. The reserve Ratios are of two types:
- A. Cash Reserve Ratio (CRR):
  The average daily balance that
  a bank is required to maintain
  with the Reserve Bank as a
  share of such per cent of its
  Net demand and time
  liabilities (NDTL) that the
  Reserve Bank may notify from
  time to time in the Gazette of
  India.
- B. Statutory Liquidity Ratio (SLR): The share of NDTL that a bank is required to maintain in safe and liquid assets, such as, unencumbered government securities, cash and gold. Changes in SLR often influence the availability of resources in the banking system for lending to the private sector.
- 4. Open Market Operation: Open market operation is the most important instrument of monetary policy. It refers to purchase or sale of government securities, short term as well as long term, at the initiative of central bank, as a deliberate credit policy. These Bonds and securities



#### 5). Digital fraud Registry:-

The RBI has proposed to facilitate the creation of the Central Payment Fraud registry that will track digital transation frauds.

#### Impact on NBFCs

- These meaures are pertinent at a time whom lending activity by the NBFCs have declined significantly, on the account of IL & FS crisis last year, resulting in demand slowdonw for an range of items. Including Cars, tracors, white goods among others.
- This will improve the available sources of funding, especially for new age mid and small-sized NBFCs, at a relatively low cost, while improving banks ability to meet their priority sector lending targets.

## Issues with Monetary Policy Transmission:

- In June RBI has lowered Repo Rate to 5.75%, and in the recent monetary policy of August the Repo Rate, after the cut, stands of 5.40% which is the lowest in 8 years, since October 2011, when it peaked at the value of 8.5%.
- This is the fourth straight out in the reports this year.

# Worldwide stand as far as governments are concerned on cutting rates:

- \* Traditional Agreement:-Lower the interest rate, the better for businesses as it brings down the cost of capital, making investment more attractive and leads to more job creation.
- \* But Governments don't like the higher interest Rates as these will push up the Project costs & Keep investor away.
- \* After his election defeat in 1992 to Bill Clinton, the US President George H.W. Bush had accused Fed. Chairman:-Alan Gremspan as the reason for defeat. The argument was that if the US Federal Bank had lowered rates, it would have made the Economic recovery, that the US was going through, visible and hence-leading to a re-election of Mr. Bush.
- \* Govt's have a relatively shorterm view when it comes to growth but as an institution, the Central bank has the Long-term view where low inflation would eventually lead to high growth scenarios. "To Experience

- are purchased or sold from or to the commercial banks and the general public in the country
- 4. Bank Rate policy: The bank rate is the rate at which the central bank is willing to discount first class bill of exchange. Bank rate is different from "Market Rate". Market rate is that rate of which the money market is willing to discount bill of exchange. Market rate is influenced by the banks rate. A rise in bank rate is generally followed by a rise in market rate and similarly, a fall or rise in the bank rate is followed by increase and decrease in the borrowing, and the volume of credit will be adjusted accordingly to the requirements of the market.
- Liquidity Adjustment Facility (LAF): The LAF consists of overnight as well as term repo auctions. Progressively, the Reserve Bank has increased the proportion of liquidity injected under fine-tuning variable rate repo auctions of range of tenors. The aim of term repo is to help develop the inter-bank term money market, which in turn can set market based benchmarks for pricing of loans and deposits, and hence improve transmission monetary policy. The Reserve Bank also conducts variable interest rate reverse repo auctions, as necessitated under the market conditions.

#### The LAF comprises of:

Repo Rate: The (fixed) interest rate at which the Reserve Bank provides overnight liquidity to banks against the collateral of government and other approved securities under the liquidity adjustment facility (LAF).



sustained high growth, low inflation scenario is Pre requisite". -D. Sabbarao.

\* Central Bank also keeps an eye on the fiscal deficit maintained by the government. A high fiscal deficit usually makes it difficult for the central Bank to rein in inflation, hence causing it to be hawkish and raising interest rates.

# Why are not Indian commercial banks passing the interest rates cuts by RBI?

- 1. Cost of funds for Banks in high:-
- \* Deposits by the public in the banks form a major chinch of funds that the Commercial banks use to lend to borrowers. But the deposit interest rates remain high due to 2 reasons.
- 1) Competing interest rates in the govt's small saving schemes have remained high, eg. in PPF & NSC the interest rates are 7.9% while for SBI deposits the interest rate is 6.8%.
- 2) Liquidity Crunch triggered by IL & FS crisis

  Thus if deposit rates remain high, then cost of funds for a bank remain high no matter where RBI pegs the Reporate.

#### Will low rates spur economic growth

- Capital is one of the 3 main factors of production, which are critical to the growth of a commercial entity, the other 2 being Land & Labour.
- But capital is only a necessary, not sufficent, condition.
- Land, unless allocated by local government, is too costly for investors seeking to set up shop.
- On labour, even if adequate hands are available for a job, the skill quotient is still low. Training graduates to be job ready is a form of tax that companies pay.
- Also taken into account is the market environment and demand. If end users are seeing lesser money in hand then earlier, demand will certainly be impacted. Therefore in an environment where the other factors of production are not favourable for an investor, Low intrest rates by themselves may not prove attractive enough. Any revival of Economy will be contingent on joint efforts by the govt. On the fiscal front to stimulate demand, and the RBI, to keep interest rates low.

A. Reverse Repo Rate: The (fixed) interest rate at which the Reserve Bank absorbs liquidity, on an overnight basis, from banks against the collateral of eligible government securities under the LAF.

Qualitative Control: It aims to influence the special type of credit, or to divert bank advances into certain channels, or to discourage from lending for certain purpose. These methods managing monitory policy are as below.

1. Consumer Credit Rationing: The consumer credit method of monetary management can be applied only when there is a rise of the scarcity of certain listed articles in the country. The central bank will impose specific restraints on consumer credit by raising the required down payments and shorting the maximum period of payment.

Moral Persuasion: The central bank of the country also implies a minor instrument of moral persuasion to influence the total borrowing at the central bank. Moral Persuasion, refer to the appeal to the commercial bank to act according to the directive of the central bank. The central bank may issue directives to commercial banks to follow the policies of the central bank.

2. Direct Action: Central bank may take direct action, if his policies are not followed by the commercial banks. Direct action involves direct dealings of central bank with the commercial banks. Direct action may be a refusal on the part of central bank to rediscount the bill of exchange or it may be in the shape of penalty rate of discounting for the banks not following the required policies.



Therefore to hope that the Rate cuts will suffice to re-ignite economic activity would be naive.

## INSOLVENCY AND BANKRUPTCY CODE [SECOND AMENDMENT] ACT 2018

#### Why in News?

The Supreme Court has upheld the Constitutional validity of the Insolvency and Bankruptcy Code [Second Amendment] Act 2018.

## Significance of the Amendment:

- The act, after the amendment, gives the home buyers the status of -'Financial Creditors'-with the power to vote in Committee of Creditors. [CoC].
- The CoC, voting, makes important decisions on the future of the bankrupt builder. These calls includes what to do with his assets and who should finish the pending housing projects.

#### Significance of the Judgement:

- The Judgement, empowers home buyers to initiate bankruptcy proceedings against errant builders.
- The judgement gains significance as many real estate builders have been under fire for incomplete projects leaving home buyers in line straits.
- Thus the Act brought the home buyers on par with the creditors banks of the property builder.

#### Before the Amendment act of 2018

- If the builder goes bankrupt then his assets were divided among his employees, Creditor bank and other operational creditors.
- The home buyers were thus left in the lurch and were made to wait blindly for a solution to come up, either in the form of completed apartment or a refund, though their hard-earned savings may have provided a major chunk of the housing project.

#### Concerns of Builders:-

- The home buyers were already empowered by the Real Estate (Regulation and Development) Act [RERA], a piece of Legislation which protected the interests of the individual buyer in real estate projects. Now adding this amendment act to the armoury of the home buyers will lead to unnecessary powers being vested in them.
- But, the IBC deals with the replacement of the bankrupt builders from the helm of affairs and hit upon a
  resolution plan to benefit all the stakeholders. The RERA's purpose is to protect individual home buyers
  by requiring the promoters to strictly adhere to the purchase deal.

## About : Insolvency and Bankruptcy Code 2016:

#### Why do we need a new law?

- As of 2015, insolvency resolution in India took 4.3 years on an average.
- This is higher when compared to other countries such as United Kingdom (1 year) and United States of America (1.5 years).
- These delays were caused due to time taken to resolve cases in courts, and confusion due to a lack of clarity about the current bankruptcy framework.

#### What does the current Code aim to do?

• The 2016 Code applies to both companies and individuals and it provides for a time-bound



#### process to resolve insolvency.

• When a default in repayment occurs, creditors gain control over debtor's assets and must take decisions to resolve insolvency within a 180-day period.

#### Who facilitates the insolvency resolution under the Code?

The Code creates various institutions to facilitate resolution of insolvency. These are as follows:

- *Insolvency Professionals*: A specialised cadre of licensed professionals is proposed to be created. These professionals will administer the resolution process, manage the assets of the debtor, and provide information for creditors to assist them in decision making.
- **Insolvency Professional Agencies**: The insolvency professionals will be registered with insolvency professional agencies. The agencies conduct examinations to certify the insolvency professionals and enforce a code of conduct for their performance.
- *Information Utilities*: Creditors will report financial information of the debt owed to them by the debtor. Such information will include records of debt, liabilities and defaults.
- Adjudicating authorities: The proceedings of the resolution process will be adjudicated by the
  National Companies Law Tribunal (NCLT), for companies; and the Debt Recovery Tribunal (DRT), for
  individuals. The duties of the authorities will include approval to initiate the resolution process,
  appoint the insolvency professional, and approve the final decision of creditors.
- *Insolvency and Bankruptcy Board*: The Board will regulate insolvency professionals, insolvency professional agencies and information utilities set up under the Code. The Board will consist of representatives of Reserve Bank of India, and the Ministries of Finance, Corporate Affairs and Law.

#### What is the procedure to resolve insolvency in the Code?

The Code proposes the following steps to resolve insolvency:

- *Initiation*: When a default occurs, the resolution process may be initiated by the debtor or creditor.
- The insolvency professional administers the process. The professional provides financial information of the debtor from the information utilities to the creditor and manage the debtor's assets. This process lasts for 180 days and any legal action against the debtor is prohibited during this period.
- **Decision to resolve insolvency**: A committee consisting of the financial creditors who lent money to the debtor will be formed by the insolvency professional. The creditors committee will take a decision regarding the future of the outstanding debt owed to them. They may choose to revive the debt owed to them by changing the repayment schedule, or sell (liquidate) the assets of the debtor to repay the debts owed to them. If a decision is not taken in 180 days, the debtor's assets go into liquidation.
- *Liquidation*: If the debtor goes into liquidation, an insolvency professional administers the liquidation process.
- Proceeds from the sale of the debtor's assets are distributed in the following order of precedence:
- i) insolvency resolution costs, including the remuneration to the insolvency professional,
- ii) secured creditors, whose loans are backed by collateral, dues to workers, other employees,



- iii) unsecured creditors,
- iv) dues to government,
- v) priority shareholders and
- vi) equity shareholders.

## SUBASH CHANDRA GARG COMMITTEE

#### Why in News?

- The inter-Ministerial Committee on Crypto Currencies the committee comprised of the Secretary (Economic Affairs) as the chairman, along with the Secretary, ministry of electronics and information technology, SEBI chairman and the deputy governor of the Reserve Bank of India has submitted its report to the government along with a draft bill has been.
- The IMC report and the draft bill will be subject to review and scrutiny by the govt for a final decision in active collaboration with in concerned departments and regulatory authorities.
- The IMC A copy of the report and the draft bill for 'Banning of Cryptocurrency & Regulation of Official Digital Currency Bill, 2019' has been listed on the official Department of Economic Affairs website.

#### Recommendations:

- Ban on the private cryptocurrencies, except the ones issue by the state be banned in India like Bitcoin.
- Declaring any activities related to virtual currencies as a criminal act.
- Law to mandate fine & imprisonment of upto 10 years for the offences of mining, generating, holding, selling, dealing in transferring, disposing of or issuing Crypto currencies.
- Introduction of an official digital currency or ODC which can be provided the status of a legal tender regulated by the Reserve Bank of India.
- The report states that there are around 2,116 cryptocurrencies, Bitcoin like Rippld, Ethereum and Cardano with a market capitalisation of \$119.46 billion.

## Issues with Private Issued crypto Currencies;

- 1) Need neither a central issuing authority nor a central validating agency for transactions, these currencies can exist & thrive outside the realm of authority and regulation.
- 2) Deemed a threat to the official currency & Monitory system
- 3) Speculatory investments remains a key concern, especially in the case of Bitcoin's
- 4) Their use in illegal online Market places that deals with drugs & Child pornogrophy is will-documented
- 5) There have been many cases of consumer fraud involving the usage of the crypto currencies.

#### Global Scenario:

- Many of countries like Canada, Thailand, Russia & Japan are regulating their use so that transactions
  are in purview of anti-Money Laundering & prevention of terror laws.
- While some countries, like **China, has banned the use** of crypto-currencies but because of network based nature of Crypto Currencies, the traders have turned to overseas platforms to continue participate in Crypto Transactions. Therefore trading in China is now Low but not non-existent.



## FIT-AND-PROPER CRITERIA

#### What is it?

- These are the norms applicable to the directors on the boards of public sector banks (PSBs).
- The Reserve Bank of India (RBI) has tightened the fit-and-proper criteria.

#### Key changes proposed:

- All the Public Sector banks SBI and nationalised banks are required to constitute a Nomination and Remuneration Committee (NRC).
- Composition of NRC: The NRC will have a minimum of three non-executive directors from amongst the board of directors. Of this, not less than one-half shall be independent directors and should include at least one member from the risk management committee of the board. Centre's nominee director shall not be part of the nomination and remuneration committee (NRC).
- The terms with regard to the NRC and the manner of the appointment of directors have been aligned with the practice in private banks, the recommendations made by the Banks Board Bureau, and with the provisions in the Companies Act.
- **Eligibility:** As per the directions, the candidate who wants to become an elected director should at least be a graduate. He/She should be between 35-67 years old as on the cut-off date fixed for submission of nominations for election. The candidate should have special knowledge or practical experience in areas useful for banks.
- An elected director shall hold office for three years and shall be eligible for re-election, provided that no director hold office for a period exceeding six years, whether served continuously or intermittently.
- The candidate should not be a member of the board of any bank, the RBI, financial institution (FI), insurance company or a non-operative financial holding company (NOFHC).
- The candidate should not be connected with hire-purchase, financing, money lending, investment, leasing and other para-banking activities. But "investors of such entities would not be disqualified for appointment as directors if they do not enjoy any managerial control in them".
- No person is to be elected or re-elected to a bank board if the candidate has served as a director in the
  past on the board of any bank, the RBI or insurance company under any category for six years, whether
  continuously or intermittently.
- The candidate should not be engaging in the business of stock broking.
- The candidate should not be a member of Parliament, state legislature, municipal corporation, municipality, or other local bodies — notified area council, city council, panchayat, gram sabha or zila parishad.
- Other conditions are that candidate should not be a partner of a chartered accountant (CA) firm currently engaged as a statutory central auditor of any nationalised bank or State Bank of India; or when the firm is engaged as statutory branch auditor or concurrent auditor of the bank in which nomination is sought.



## **RBI REGULATORY SANDBOX**

The Reserve Bank of India (RBI) has issued the **final framework for regulatory sandbox** in order to enable innovations in the financial technology space.

The Reserve Bank of India (RBI) recently finalized the setting up of a regulatory sandbox for banks, lending institutions and fintechs by releasing the final "enabling framework for regulatory sandbox".

#### Key facts:

- 1. RBI will launch the sandbox for entities that meet the criteria of minimum net worth of •25 lakh as per their latest audited balance sheet.
- 2. The entity should either be a company incorporated and registered in the country or banks licensed to operate in India.
- 3. While money transfer services, digital know-your customer, financial inclusion and cybersecurity products are included, crypto currency, credit registry and credit information have been left out.

### What is a regulatory sandbox?

- The Regulatory Sandbox(RS) usually refers to live testing of new products or services in a controlled/test regulatory environment for which regulators may (or may not) permit certain regulatory relaxations for the limited purpose of the testing.
- The RS allows the **regulator**, **the innovators**, **the financial service providers** (as potential deployers of the technology) and the customers (as final users) to conduct field tests to collect evidence on the benefits and risks of new financial innovations, while carefully monitoring and containing their risks.
- It can provide a structured avenue for the regulator to engage with the ecosystem and to develop innovation-enabling or innovation-responsive regulations that facilitate delivery of relevant, low-cost financial products.
- The RS is an important tool which enables more dynamic, evidence-based regulatory environments which learn from, and evolve with, emerging technologies.

## Significance and benefits of a regulatory sandbox:

- There is a high degree of institutional risk that comes with technological experimentation in the financial industry namely an error could vanquish large sums of money in a flash. A regulatory sandbox alleviates that risk by providing a framework that enables private firms to pilot innovations in real-world scenarios under the supervision of the regulator.
- The "regulatory sandbox" will help fintech companies launch innovative products at a lower cost and in less time.
- The sandbox will enable fintech companies to conduct live or virtual testing of their new products and services.
- These companies will also be able to test the viability of the product without a wider and expensive rollout.
- It will help companies to experiment with fintech solutions, where the consequences of failure can be contained and reasons for failure analysed.
- It is a regulatory strategy that has been deployed over the past few years by jurisdictions such as the UAE, Singapore, and the United Kingdom (UK) with a fair amount of success. A 2017 report released by the UK Financial Conduct Authority (FCA), the body overseeing the country's sandbox initiative, revealed



that the program enabled a decrease in the time and cost of getting innovations to market and facilitated increased access to capital for innovators.

#### Need:

- 1. Given the growth of the Digital Payments in the domestic markets there is the need to adopt the new innovative ideas in the field of digital payments. According to NITI Aayog, India is one of the fastest growing fintech markets globally, and industry research has projected that \$1 trillion, or 60% of retail and SME (small and medium sized enterprises) credit, will be digitally disbursed by 2029.
- 2. The Indian fintech ecosystem is the third largest in the world, attracting nearly \$6 billion in investments since 2014. Fintech or financial technology companies use technology to provide financial services such as payments, peer-to-peer lending and crowdfunding, among others.
- 3. Therefore, in order to protect customers and safeguard the interests of all stakeholders, and streamline their influence on the financial system, there is need for a regulatory and supervisory framework for fintech firms.

#### Way ahead:

Regardless of their specific terms, structures or mandates, regulatory sandboxes clearly work. They act as an impetus to innovation, build trust among stakeholders, protect consumers and result in sensible and forward-looking regulations. By introducing a sandbox for payments, the RBI could achieve the much-needed balance between innovation and regulation and help the Indian fintech industry achieve its full potential.

#### RBI transfer to the government:

- Reserve Bank of India (RBI) Board approved a transfer of Rs 1,76,051 crore to the government, including a surplus or dividend of Rs 1,23,414 crore, and a one-time transfer of excess provisions amounting to Rs 52,637 crore.
- Unlike the banks it regulates, RBI isn't a company or an organisation that announces a dividend. So how does the transfer of its surplus work out?

#### How does a central bank like the RBI make profits?

The RBI is a "full service" central bank not only is it mandated to keep inflation or prices in check, it is also supposed to manage the borrowings of the Government of India and of state governments; supervise or regulate banks and non-banking finance companies; and manage the currency and payment systems. While carrying out these functions or operations, it makes profits.

- from the returns it earns on its foreign currency assets, which could be in the form of bonds and treasury bills of other central banks or top-rated securities, and
- deposits with other central banks.
- interest on its holdings of local rupee-denominated government bonds or securities, and while
- lending to banks for very short tenures, such as overnight.
- It claims a management commission on handling the borrowings of state governments and the central government.

#### Its expenditure:

- mainly on the printing of currency notes and on staff,
- besides the commission it gives to banks for undertaking transactions on behalf of the government across the country, and



to primary dealers, including banks, for underwriting some of these borrowings.

# What is the nature of the arrangement between the government and RBI on the transfer of surplus or profits?

The RBI isn't a commercial organisation like the banks or other companies that are owned or controlled by the government – it does not, as such, pay a "dividend" to the owner out of the profits it generates.

Although RBI was promoted as a private shareholders' bank in 1935 with a paid up capital of Rs 5 crore, the government nationalised it in January 1949, making the sovereign its "owner".

What the central bank does, therefore, is transfer the "surplus" – that is, the excess of income over expenditure – to the government, in accordance with Section 47 (Allocation of Surplus Profits) of the Reserve Bank of India Act, 1934:

"After making provision for bad and doubtful debts, depreciation in assets, contributions to staff and superannuation fund [and for all other matters for which] provision is to be made by or under this Act or which are usually provided for by bankers, the balance, of the profits shall be paid to the Central Government."

The Central Board of the RBI does this in early August, after the July-June accounting year is over.

#### Does the RBI pay tax on these earnings or profits?

- No.
- Its statute provides exemption from paying income-tax or any other tax, including wealth tax. Section 48 (Exemption of Bank from income-tax and super-tax) of the RBI Act, 1934, says: "Notwithstanding anything contained in [the Income-Tax Act, 1961], or any other enactment for the time being in force relating to income-tax or super-tax, the Bank shall not be liable to pay income-tax or super-tax on any of its income, profits or gains.

## Is there an explicit policy on the distribution of surplus?

- No.
- But a Technical Committee of the RBI Board headed by Y H Malegam, which reviewed the adequacy
  of reserves and a surplus distribution policy, recommended, in 2013, a higher transfer to the
  government.
- Earlier, the RBI transferred part of the surplus to the Contingency Fund, to meet unexpected and unforeseen contingencies, and to the Asset Development Fund, to meet internal capital expenditure and investments in its subsidiaries in keeping with the recommendation of a committee to build contingency reserves of 12% of its balance sheet.
- But after the Malegam committee made its recommendation, in 2013-14, the RBI's transfer of surplus to the government as a percentage of gross income (less expenditure) shot up to 99.99% from 53.40% in 2012-13.

## Have the RBI and the government differed on this issue?

- The government has long held the view that going by global benchmarks, the RBI's reserves are far in excess of prudential requirements.
- Former Chief Economic Advisor Arvind Subramanian had suggested that these funds be utilised to provide capital to government-owned banks.



• The central bank, on its part, has traditionally preferred to be more cautious and build its reserves – keeping in mind potential threats from financial shocks, and the need to ensure financial stability and provide confidence to the markets.

## From the central bank's perspective, bigger reserves on its balance sheet is crucial to maintaining its autonomy.

The quantum of surplus transfer has, however, not been a major factor in defining the central bank s relationship with the government a settlement is reached with both sides showing some flexibility, former RBI Governor Duvyuri Subbarao has written.

#### How do other central banks manage the transfer of surplus?

Like in India, central banks in both the UK and US decide after consultations with the government. But in Japan, it is the government that decides.

By and large, with a few exceptions, the quantum of surplus transfer averages around 0.5% of the GDP.

#### Handloom Sector in India:

**7<sup>th</sup> August is celebrated as National Handloom Day.** The first such day was celebrated in 2015 inorder to mark the undertaking of the Swadeshi Pledge 7<sup>th</sup> August 1905 during the course of the Swadeshi Movement.

#### About Handloom Sector of Indian Economy:

Handloom sector is the 2<sup>nd</sup> largest employer in the country after agriculture employing more than 43 Lakh.

Various indigenous techniques specifically used are, Monesol heaving, natural & organic process of creating textiles. Bandhani tie-dye techniques-dalis back to nearly 5000 year to Mohanjodaro & Harappa.

The wide range of fabrics are produced across country for example;

- Kani shawls of Kashmir.
- Bhagalpuri silks-Bihar; \*Kosa of Chattigarh.
- Kuchai of Jharkhand; \*Paithani of Maharashtra.
- Eri of Meghalya; \*Muga of Assam
- Kanjeevarams of Tamil Nadu.

#### Challenges faced by the Handloom Sector:

- **Imitations:** Global fashion Markets are inundated with factory-produced fabrics and synthetic materials.
- In India Handloom industing rains risk of bring overshadowed by the Well-funded mill & powers Loom sectors.
- Apart from Local competition-power looms now supply over 70% of Indian textlies-Indian heavers far the threat of Machines-made Chinese imitations flooding Local markets-> Chinese pashminas, Chikan embroidery, Banarcs & imitation Kutchi mirror work are widely available in India.
- Lack of a fair trade culture often leads to crushing exploitation of high skilled artisans-Paid Less.
- Unwillingness of Younger gen to take up ancestral crafts. In a globalised world, Legacy, culture, heritage and similar words only mean something for the educated and enlightened. If younger Generation do not take pride in what they do, they won't be willing to impart it to next generation.



#### Various initiatives to address the issue:

- **Dastkari Bazaars** were set up by Laila Tyabji1982, To bridge gap between crafts people and urban buyers. Here, rural artisans, many of whom had never encountered urban Custormers, here provided with the means to enter the mainstream retail chain. There a Dastakar has a policy of leaving the ownership of the goods to the artisans, while relating 10% of the revenue for operational costs.
- **Dastkari Haat Samiti** was launched by Jaya Jaitly in 1986 to showcase handcrafted products sourced from across the country and to promote artisans at an annual crafts bazaar.
- Make in India could be most efficiently harnessed for traditional arts & crafts rather than blindly aping western tropics of modernisation.

#### The sector could help to address the various emerging issues:

- The modern skills currently being expensively promoted encourage wholesale migration to India's overburden cities, placing further stress on our already inadequate urban infrastructure.
- But on the other hand, textile skills are based in rural India, with minimal carbon imprint, perfectly suited to rural production systems and social structures.
- They also bring agriculturalists and rural women into the economy. Creating double-income households in otherwise poverty stricken areas.
- Politicians, bureaucrats & economists trying to turn us from developing to developed have to recognise the value of existing indigenous technologies, skill sets and knowledge systems. It we can do for Yoga, we can surely do for handlooms, which will benefit hundreds of millions.

### Industrial responsibility:

**Fab India:-** Established by John Bissell in 1960 is India's largest private platform for products made from traditional & hand-based processes. It has 226 shops, across India & world. In addition to market across, the company also provides its artisans with training, needs-based financial aid & raw material.

**Conclusion**: An entrenched fair trade culture could go a long way in providing highly skilled indigenous artists with the compensation, dignity of labour and professional pride they so richly deserve.

## Trouble in Automobile Industry:

The Automobile sector is in news as it Experiences the prolonged negative growth.

#### Key stats:

- In July, the sales of vehicles across the categories in the country slumped by 18.71% marking the steepest fall in early 19 years.
- The passenger Vehicle Segment, has been one of the worst performing segment, registering its highest drop in sales since December 2000, of about almost 31%.
- This was also the 9th straight drop in monthly passenger vehicle sales.
- The downturn had started almost a year ago, and industry had failed to contain it. This despite the deep discounts offered and various new Models launched.
- The recent slowdown is different from the previous Ones as it is triggered by domestic factors & previous ones were caused by global events.

#### Consequences:

• The automobile sector is one of the largest employers in the country, employing about 37 million people, directly and indirectly.



- The slowdown has led to the trimming of over 2.15 Lakh Jobs in sector and also has led to the production cuts.
- The slowdown has consequences for GDP, as the industry's turnover is close to half of the manufacturing GDP.
- The automobiles industry accounts for about 11% of the Entire GST revenues

#### What has happened to the Automobiles sector?

- \* Consumer sentiment remained subdued-as the total cost of vehicle ownership went up, largely due to an increase in fuel prices, higher interest rates, and hike in vehicle insurance costs.
- \* IL & FS Crisis, late last year led to a severe liquidity Crunch, almost drying up credit for dealers and customers. This particularly affected the rural markets-as nearly half of the vehicles sold in the rural markets are financed by the NBFC's
- \* This led Pile up of inventories with the dealers, now being stuck with the higher inventory and lacklustre festive season, the dealers too headed the more working capital.
- \* Possibility of people holding off the purchases, as some customers are waiting to buy the Latest Bharatstage (BS)-VI emission standard complaint vehicles or waiting for more discounts from vehicle makers who will be looking to sell off their BS-IV complaint vehicles stock before the April 1,2020 deadline.
- \* Too much focus by government on the electric vehicles [EVs] by the government may also be encouraging the buyers to postpone the purchase of petrol and diesel vehicles.
- \* The vehicle prices are also estimated to rise by 13-30% due to safety, insurance and emission-related compliance costs. For the end customers, such a steep price hike can prove a hurdle in growth recovery.
- \* Growing competition from pre owned cars market-is also pulling down sales of new vehicles, as the preowned vehicle market saw a double-digit growth in fy19.
- \* With BS-VI variants to be rolled out by April 2020 onwards, the prices of Vehicles will go up-while increase for petrol vehicles is likely to be in the range of Rs.20,000 to 50, 000. In case of diesel vehicles it could will be between Rs. 1 Lakh and 1.5 Lakh. The transition could also trigger some demand from BS-IV compliant Vehicles, in the remaining part of the year, given the price difference.

#### Way ahead:

- 1. Reduction in GST from Current rate of 28% to 18% as this will help in immediate price reduction and this could Kick-start the demand in short term, particularly ahead of the coming festive season.
- 2. Government interventions are required in the form of measures to handle the NBFC crisis to infuse liquidity into the system.
- 3. Clarity on policy of for electric vehicles, is needed.
- 4. Introduction of Vehicle scrap page policy which will also boost demand for new vehicles.

## Certification of seeds to be made mandatory to set up agricultue output:

#### Background:

- More than half of seeds sold in India are not certified by any proper testing agency, and are often of poor quality.
- Centre is mocking replacement to the seeds Act, 1966 in the winter session of Parliament, Thus Making a uniform certifications Mandatory, and
- Centre also mulls enforcement of Bar-coding for seeds, which will ensure the traceability of seeds.



#### Why do we need the certification of seeds?

- 1) the use of quality assured seeds could increase overall agricultural productivity by up to 25%.
- 2) Seeds Act, was enacted over haly a century ago needs to be revised urgently, as technology has changed, farmers expectations has changed, even the very definition of what is a seed has changed. Planting materials such as cuttings, grafting tissue cultures etc. All must be brought under the ambit of the law.

#### Main Aim:-To bring uniformity to the process of quality regulation.

- The Bill aims to regulate the quality of all seeds sold in the country. As well as exported & imported seeds
- The Act-Seeds Act 1966. Starts with these words-"An act to provide for regulating the quality of certain seeds for sale.
- The Bill remove the word certain aims to regulate the quality of all seeds sold in the country, as well
  as exported and imported seeds.

#### Present Scenario:-

- 1. 30% of seeds are saved by farmers themselves from their crops which they replant or locally sell.
- 2. 70% of seeds are thus sourced from market out of these about 45% come through the ICAR system and have gone through the mandated certification process.
- 3. The remaining 55% are sold by private companies most of which are not ratified, but rather what we call "Truthful Label seeds".

#### What are the Truthful Label Seeds:

- \* These are simply self-certified by the company.
- \* The government wants to remove this category by the new law and mandates certification through a proper lab process for all seeds.
- 1. It is important that companies should be held accountable for the quality of the seeds they sell, and the claims they make. If the seed fails at the germination, Housing or seed-setting process, the company which sold if must be held liable and made to provide compensation.
- 2. The Bill raises penalties for non-compliance. Currently the fines range from Rs. 500 to , and the bill intends to increase it to a maximum of Rs. 5 Lakh.
- 3. The Government of India also hopes to roll out a software to barcode seeds in order to ensure transparently and traceability. The National informatics centre has been collaborating with the Agriculture ministry for this project, and the first prototype of the project is expected by the end of the month.

## How will system work?

\* The software system will be able to track seeds through testing. Certification and manufacturing process. By connecting to a dealer licensing system, seeds will be tracked through the distribution process as well

#### Benefit:

• One the system is in place the data on how much of which seed is sold and in which areas will be available.

#### Concerns

• Seed companies had to be assured that data on their seeds will not be shared with their competitors



## HISTORY, ART & CULTURE

## GI TAGS: FOUR NEW PRODUCTS GET GI TAG

The Geographical Indication (GI) under the Department for Promotion of Industry and Internal Trade has registered 4 new GIs.

### They are:

- Palani Panchamirtham from Palani Town in Dindigul District of Tamil Nadu State.
- Tawlhlohpuan and Mizo Puanchei from the state of Mizoram.
- Tirur Betel leaf from Kerala.

#### About:

#### Palani Panchamirtham:

- Palani panchamirtham is given as 'prasadam' at the Murugan temple.
- This is the first time a temple 'prasadam' from Tamil Nadu has been bestowed with the GI tag. The
  panchamirtham is a combination of five natural substances banana, jaggery, cow ghee, honey and
  cardamom. Dates and diamond sugar candies are added for flavour.
- The panchamirtham is an 'abhishega prasadam' (food that is a religious offering), which is served in a semi-solid state.
- It is sweet in taste and one of the main offerings for Lord Dhandayuthapani Swamy, the presiding deity of Arulmigu Dhandayuthapani Swamy Temple, situated on Palani Hills.

## Tawlhlohpuan

- *Tawlhlohpuan*, is a compactly woven fabric from Mizoram, is known for warp yarns, warping, weaving and intricate designs that are made by hand, the release said.
- *Tawlhlohpuan*, holds high significance in the Mizo society, is produced throughout the Mizoram Aizawl and Thenzawl town being the main centres of production.

#### Mizo Puanchei

- Mizo Puanchei, is a colourful Mizo shawl considered essential by most women from the State.
- It is the common costume in Mizo festive dances and official ceremonies.
- The weavers insert the designs and motifs by using supplementary yarns while weaving to create this beautiful and alluring textile.

#### Tirur betel vine:

Tirur betel vine from Kerala, which is mainly cultivated in Tirur, Tanur, Tirurangadi, Kuttippuram,
 Malappuram and Vengara block panchayaths of Malappuram District, is valued both for its mild stimulant action and medicinal properties.



### About GI Tags:

#### What is a Geographical Indication?

A geographical indication (GI) is a sign used on products that have a specific geographical origin and possess qualities or a reputation that are due to that origin. In order to function as a GI, a sign must identify a product as originating in a given place.

# Geographical Indication tags





#### Significance of GI tag

- A geographical indication right enables those who have the right to use the indication to prevent its use by a third party whose product does not conform to the applicable standards.
- For example, in the jurisdictions in which the Darjeeling geographical indication is protected, producers of Darjeeling tea can exclude the use of the term "Darjeeling" for tea not grown in their tea gardens or not produced according to the standards set out in the code of practice for the geographical indication.

#### Requirement of GI Tag enactment as per WTO:

- GIs have been defined under Article 22(1) of the WTO Agreement on Trade-Related Aspects of Intellectual Property Rights(TRIPS) Agreement as: "Indications which identify a good as originating in the territory of a member, or a region or a locality in that territory, where a given quality, reputation or characteristic of the good is essentially attributable to its geographic origin."
- India, as a member of the World Trade Organization (WTO), enacted the Geographical Indications of Goods (Registration and Protection) Act, 1999 has come into force with effect from 15 September 2003.

## **PASHMINA PRODUCTS**

## Why in News?

The Bureau of Indian Standards (BIS) has published an Indian Standard for identification, marking and labelling of Pashmina products to certify its purity.

## Significance and the need for certification:

- 1. This will help curb the adulteration of Pashmina and assure the purity of Pashmina for customers.
- 2. The move will also **protect the interests of local artisans and nomads** who are the producers of Pashmina raw material.
- 3. **Discourage counterfeit or substandard products** presently mislabeled and sold as genuine Pashmina in the market.

## Background:

- India produces the finest Pashmina (Cashmere) wool in the world, coming from the Changthang plateau of Ladakh region of J&K State.
- Pashmina wool is produced by Changra (Pashmina) goat in Ladakh and Chegu breed of goat in the eastern parts of Himalayas.
- There are 2.45 lakhs Goat (2 lac Changra & Malra goat which produce Pashmina) in Ladakh, many local type of Non Pashmina goats are also found (nearly 45,000) which come from the same larger genetic pool and contributes little to the total Pashmina production of the region.

#### About:

#### Changra or the Pashmina goat:

- 1. It is a special breed of goat indigenous to the high altitude regions of Changthang plateau of Ladakh.
- 2. They are raised for ultra-fine cashmere wool, known as Pashmina once woven.



- 3. These goats are **generally domesticated and reared by nomadic communities called the Changpa** in the Changthang region of Greater Ladakh.
- 4. The Changra goats have revitalized the economy of Changthang, Leh and Ladakh region.

#### **About BIS:**

- 1. The organisation was formerly the **Indian Standards Institution** (**ISI**), set up under the Resolution of the Department of Industries and Supplies No. 1 Std.(4)/45, dated 3 September 1946. The ISI was registered under the Societies Registration Act, 1860.
- 2. The Bureau of Indian Standards (BIS) is the **national Standards Body of India working under the** aegis of Ministry of Consumer Affairs, Food & Public Distribution.
- 3. It is established by the **Bureau of Indian Standards Act, 1986**.
- 4. The **Minister in charge of the Ministry or Department** having administrative control of the BIS is **the ex-officio President** of the BIS.
- 5. **Composition**: As a corporate body, it has 25 members drawn from Central or State Governments, industry, scientific and research institutions, and consumer organisations.
- 6. It also works as WTO- Agreement on Technical Barriers to trade enquiry point for India.



## **INTERNATIONAL ISSUES**

## FINANCIAL ACTION TASK FORCE (FATF)

## Why in news?

**Financial Action Task Force** affiliate **Asia Pacific Group (APG)** places Pakistan on Blacklist for failing to combat terrorism, money laundering and meeting the required global standards.

#### Background:

Pakistan was placed on the grey list by the FATF in June last year for failing to curb anti-terror financing. It has been scrambling in recent months to avoid being added to a list of countries deemed non-compliant with anti-money laundering and terrorist financing regulations by the Paris-based FATF, a measure that officials here fear could further hurt its economy.

#### **About FATF:**

- The Financial Action Task Force (FATF) was established in July 1989 by a Group of Seven (G-7) Summit in Paris, initially to examine and develop measures to combat money laundering.
- In October 2001, the FATF expanded its mandate to incorporate efforts to combat terrorist financing, in addition to money laundering.
- In April 2012, it added efforts to counter the financing of proliferation of weapons of mass destruction.

## The objectives of the FATF:

- To set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system.
- The FATF monitors the progress of its members in implementing necessary measures, reviews money laundering and terrorist financing techniques and counter-measures, and promotes the adoption and implementation of appropriate measures globally. In collaboration with other international stakeholders, the FATF works to identify national-level vulnerabilities with the aim of protecting the international financial system from misuse.

The FATF's decision making body, the FATF Plenary, meets three times per year.

#### What is blacklist and grey list?

**FATF maintains two different lists of countries:** those that have deficiencies in their AML/CTF regimes, but they commit to an action plan to address these loopholes, and those that do not end up doing enough. The former is commonly known as grey list and latter as blacklist.

Once a country is blacklisted, FATF calls on other countries to apply enhanced due diligence and counter measures, increasing the cost of doing business with the country and in some cases severing it



altogether. As of now there are only two countries in the blacklist — Iran and North Korea — and seven on the grey list, including Pakistan, Sri Lanka, Syria and Yemen.

#### Asia-Pacific Group on Money Laundering (APG):

- The purpose of the Asia/Pacific Group on Money Laundering (APG) is to ensure the adoption, implementation and enforcement of internationally accepted anti-money laundering and counter-terrorist financing standards as set out by the FATF.
- 2. FATF Asia-Pacific Group is one of the regional affiliates of the Financial Action Task Force.
- 3. The Asia-Pacific Group on Money Laundering works to ensure that all the countries adopt and implement the anti-money laundering and counter-terrorist financing standards that are set out in the FATF's 40 Recommendations and Eight Special Recommendations.
- 4. APG assists countries in implementing laws to deal with crime, assistance, punishment, investigations; provides guidance in setting proper reporting systems and helps in establishing financial intelligence units.
- At present, there are 41 members of APG. Of these, 11 countries are also the members of the head FATF
   India, China, Australia, Canada, Hong Kong, Japan, Korea, Malaysia, New Zealand Singapore and the
  United States.

## **US CHINA TRADE WAR**

#### **US-China Trade and Investment Facts:**

 US GOODS & SERVICES trade with China: totalled an estimated \$737.1 billion in 2018.

Exports: \$179.3 billion; imports: \$557.9 billion; deficit: \$378.6 billion;

CHINA IS CURRENTLY the US's largest goods trading partner with \$659.8 billion in total (two-way) goods trade in 2018.

Exports: \$120.3 billion; imports: \$539.5 billion;

US goods trade deficit: \$419.2 billion

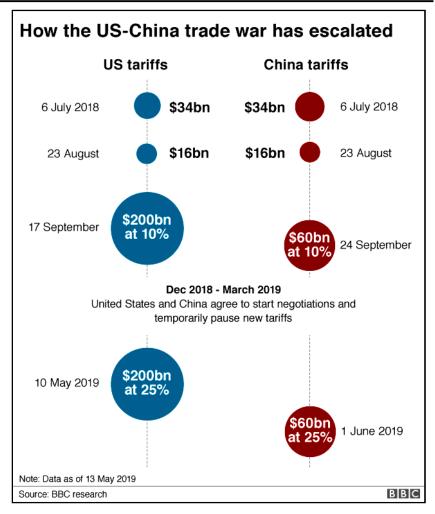
- TRADE IN SERVICES with China (exports and imports) totalled an estimated \$77.3 billion in 2018. Exports: \$58.9 billion; imports: \$18.4 billion; US services trade surplus: \$40.5 billion. US FDI IN CHINA (stock) was \$107.6 billion in 2017, a 10.6% increase from 2016. US direct investment
  - in China is led by manufacturing, wholesale trade, finance and insurance.
- CHINA FDI IN THE US (stock) was \$39.5 billion in 2017, down 2.3% from 2016. China's direct investment in the US is led by manufacturing, real estate, depository institutions



#### Origin of the US-China dispute:

US President Donald Trump has long accused China of unfair trading practices and intellectual property theft. In China, there is a perception that the US is trying to curb its rise.

- Since Trump slapped heavy tariffs on imported steel and aluminium items from China in March 2018, and China responded by imposing tit-for-tat tariffs on billions of dollars worth of American imports.
- The dispute escalated after Washington demanded that China reduce its \$375 billion trade deficit with the US, and introduce "verifiable measures" for protection of Intellectual **Property** Rights, technology transfer, and more access to American goods in Chinese markets.
- So far, the US has imposed tariffs on some \$250bn (£204.5bn) of Chinese goods, and China has retaliated with tariffs on \$110bn of US products.



- Beijing hit back with tariffs ranging from 5% to 25% on US goods including chemicals, coal and medical parts.
- May 2019: the United States decision to raise tariffs to 25% on \$200 billion worth of Chinese goods took effect a move that potentially impacted goods trade in more than 5,700 product categories, and sparked another round of tariff wars between the world's two largest economies.
- On Saturday, Washington slapped a new round of tariffs on almost all of China's remaining imports. These tariffs applied to an even broader range of traded goods estimated at about \$300 billion including smartphones and clothing effectively taxing all Chinese imports into the US. The first round of those duties will be introduced on 1 September.
- Beijing has retaliated, and plans to target \$75bn worth of US goods with new duties and tariff hikes next month.

#### Impact of latest move:

• The biggest Chinese import sector impacted by the fresh round of tariff hikes is the \$20 billion-plus category of Internet modems, routers, and other data transmission devices segment, alongside



printed circuit boards used in a number of US-made products. Furniture, lighting products, auto parts, vacuum cleaners, and building materials also face higher levies.

- In a report earlier this year, the IMF noted that the US-China trade tension was one factor that contributed to a "significantly weakened global expansion" late last year, as it cut its global growth forecast for 2019.
- Analysts say the tariffs could hamper the rebound in the US economy, with consumption likely to be hit, as these tariffs would be paid by American consumers and businesses.
- Also, this exacerbates the uncertainty in the global trading environment, affects global sentiment negatively, and adds to risk aversion globally.
- The higher tariffs could lead to the repricing of risk assets globally, tighter financing conditions, and slower growth.
- The trade tensions could result in an increasingly fragmented global trading framework, weakening the rules-based system that has underpinned global growth, particularly in Asia, over the past several decades.

#### Has the trade war hit the markets?

- The US-China trade war has been a great source of uncertainty for financial markets over the past year. That uncertainty has weighed on investor confidence around the world, and has contributed to losses.
- In 2018, Hong Kong's Hang Seng index fell more than 13% and the Shanghai Composite slumped nearly 25%.
- Both indices have recovered some ground this year and are up 12% and 16% respectively so far in 2019.

#### How India is impacted by US-China trade war

- There could be a short-term impact on the stock markets. The benchmark Sensex at the Bombay Stock Exchange has been falling in line with global markets that have been spooked by the escalating trade war between the US and China.
- In the longer run, while a slowdown in the US economy does not augur well for emerging markets, the trade war could have a silver lining for some countries. India is among a handful of economies that stand to benefit from the trade tensions between the world's top two economies, the United Nations has said in a report.
- Of the \$300 billion in Chinese exports that are subject to US tariffs, only about 6% will be picked up by firms in the US, according to a report released in February by the UN Conference on Trade and Development (UNCTAD).
- EU members are expected to benefit the most, as exports in the bloc are likely to grow by \$70 billion; and Japan and Canada will see exports increase by more than \$20 billion each, it said.
- Other countries set to benefit from the trade tensions include **Vietnam**, with 5% export gains, Australia (4.6%), Brazil (3.8%), India (3.5%), and Philippines (3.2%), the UNCTAD study said.

#### Could it go to WTO?

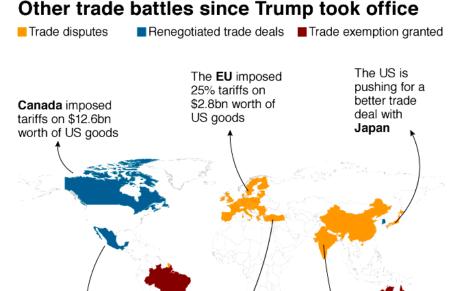
• While it is not clear yet whether the matter would go to the World Trade Organisation (WTO), data show that the US generally wins trade disputes, particularly against China, before the global trade arbitrator.



- According to the Peterson Institute for International Economies, in the last 16 years, the US has challenged Chinese practices 23 times in the WTO, with a win-loss record of 19-0 — with four cases pending.
- In the most recent decision, the WTO panel found that China's agricultural subsidies were inconsistent with WTO rules, and upheld US claims.

#### For China,

- the higher tariffs will have effect significant negative exports, against the backdrop of a slowing economy.
- Further policy easing will mitigate only some of the impact, and increased uncertainty and weaker business sentiment will hinder private investment decisions.
- The Chinese advanced technology sector will also likely be adversely affected, as the US intensifies restrictions on that sector.



Turkey has tripled its tariff on US goods following the US decision to double its tariffs on steel and aluminium

India plans to raise import tax on nuts. India is the biggest buyer of US almonds

Source: BBC Research

Mexico imposed tariffs of up to

25% on US steel.

apples & potatoes

pork, cheese,

BBC

And for the rest of Asia's export-dependent economies, a slowdown in China will dampen growth rates.

## What other trade battles are going on?

The US-China trade war has had a knock-on effect on other countries, and the global economy.

The International Monetary Fund (IMF) said the escalation of US-China trade tension was one factor to have contributed to a "significantly weakened global expansion" late last year as it cut its 2019 global growth forecast.

Some countries may also be indirectly impacted - especially those that are important trading partners for the US or China - or play key roles in their supply chains.

## INTERMEDIATE-RANGE NUCLEAR FORCES (INF) TREATY

#### Why in News?

The U.S has withdrawn from the Intermediate-Range Nuclear Forces (INF) Treaty.



US in early December 2018 had announced that it would suspend its obligations under the INF treaty
by february, citing the violations of treaty by Russia as the U.S. says that new Russian missile
violates provisions of the pact that ban production, testing and deployment of land-based cruise
and ballistic missiles with a range of 310 to 3,400 miles.

#### Intermediate-Range Nuclear Forces Treaty:

- The Treaty Between the United States of America and the Union of Soviet Socialist Republics on the Elimination of Their Intermediate-Range and Shorter-Range Missiles, also known as the INF Treaty, required the destruction of U.S. and Soviet ground-launched ballistic and cruise missiles ("GLBMs" and "GLCMs") with a range capability between 500 and 5,500 kilometers, and their associated launchers, support structures, and equipment, within three years after the Treaty entered into force in 1988.
- Under the INF Treaty, the U.S. and the U.S.S.R. agreed to eliminate within three years all ground-launched-missiles of 500-5,500 km range and not to develop, produce or deploy these in future.
- The U.S. destroyed 846 Pershing IIs and Ground Launched Cruise Missiles (GLCMs) and the U.S.S.R., 1,846 missiles (SS-4s, SS-5s and SS-20s), along with its support facilities.

## **G7 BLOC**

#### Why in news?

- The 45<sup>th</sup> Annual G7 Summit is being held in the French town of Biarritz.
- As a special guest of the French President Emmanuel Macron, Prime Minister Narendra Modi is attending two sessions at the G7 Summit which includes a session on Biodiversity, Climate, and Oceans and a session on Digital Transformation.

#### What Is the Group of Seven (G-7)?

- The Group of Seven (G-7) is a forum of the seven countries with the world's largest developed economies—France, Germany, Italy, Japan, the United States, the United Kingdom, and Canada—whose government leaders meet annually on international economic and monetary issues.
- The Presidency of the G-7 is held by each of the member countries in turn.
- The European Union is sometimes considered an eighth member of the G-7, since it holds all the rights and responsibilities of full members except to chair or host the meeting.

## Role of the Group of Seven (G-7)

• The major purpose of the G-7 is to discuss, and sometimes act in concert to help resolve, global problems, with a special focus on economic issues. The group has discussed financial crises, monetary systems, and major world crises such as oil shortages.

## Significance:

• G7 is capable of setting the global agenda because decisions taken by these major economic powers have a real impact. Thus, decisions taken at the G7 are not legally binding, but exert strong political influence.



#### Birth of the Group of Seven (G-7)

- The G-7 has its roots in an informal meeting of the finance ministers of France, Germany, the U.S., Great Britain, and Japan (the Group of Five) in the wake of the 1973 oil crisis. That in turn inspired French President Valéry Giscard d'Estaing to invite the leaders of those countries, plus Italy, to Rambouillet in 1975 for further discussions on global oil, this time with the country's leaders joining the finance ministers, an attendance roster that has endured.
- The next year, Canada was invited to join the group and the first meeting with all G-7 nations, hosted by the United States, was held in Puerto Rico in 1976.

#### Expansion to G-8 (the Group of Eight)

- The G-7 has responded as the global economy has evolved, including as the Soviet Union pledged to create an economy with freer markets and held its the first direct presidential election in 1991. F
- ollowing the 1994 G-7 meeting in Naples, President Boris Yeltsin held meetings with G-7 member countries, in what became known as the P-8 (Political 8).
- In 1998, after urging from leaders including U.S. President Bill Clinton, Russia was added to the G-7 as a full member, creating a formal G-8.

#### Russia suspended from G-8:

• However, in 2014, Russia was suspended from the group after the annexation of Crimea and tensions in Ukraine.

# The 2019 G7 Summit, presided over by France, will focus on fighting inequality. France has identified the following five objectives for the Summit:

- 1. Fighting inequality of opportunity, promoting in particular gender equality, access to education and high-quality health services
- 2. Reducing environmental inequality by protecting our planet through climate finance and a fair ecological transition, preserving biodiversity and the oceans
- 3. Strengthening of the social dimension of globalisation through more fair and equitable trade, tax and development policies
- 4. Taking action for peace, against security threats and terrorism which weaken the foundations of our societies
- 5. Tapping into the opportunities created by digital technology and artificial intelligence



## **SECURITY**

## NATIONAL LIBERATION FRONT OF TWIPRA [NLFT-SD]

#### Why in News?

- Centre has singned peace pact with Tripura insurgent Outfit the National Liberation Front of Twipra [NLFT-SD] led by Sabir Kumar Debbarma.
- \* NLFT (SD) has argued to abjure the path of violence & join the mainstream and abide by the constitution.
- \* It agreed to the surrender of its 88 cadres with their weapons.
- \* The surrendered cadrers will be given banefits as per the Surrender-cum-Rehabilitation Scheme 2018 of Ministry of Home affairs.

#### About: National Liberation Front of Twipra [NLFT-SD].

- \* NLFT Emerged in 1989, with the backing of the Baptist Curch of Tripura, in the aftermath of Ethnic riots in the state.
- \* Since then it advanced its cause through armed rebellion
- \* The outfit claims to represent the indigenous population, which it maintains has been marginalised by the subjugation policy of imperialist Hindustani [India].
- \* It's Constitution makes no mention of any specific religion and claims to extend membership to "any person irrespective of caste, sex or creed.
- Over the years NLFT has broken into many factions, with NLFT (SD) being one of them.

## **INDIA'S NFU POLICY**

#### Why in News?

\* The Union Defence Minister Rajnath Singh has given major hints about a possible review of the policy of 'no first use' of nuclear weapons and said it will depend on circumstances in future.

#### What is no first use nuclear doctrine?

\* It refers to a pledge or a policy by a nuclear power **not to use nuclear weapons** as a **means of warfare unless first attacked by an adversary using nuclear weapons**. Earlier, the concept had also been applied to chemical and biological warfare.

#### India's NFU:

- In 1998, India conducted nuclear tests under Pokhran-II and in 2003, it declared its nuclear doctrine based on credible minimum deterrence and a NFU policy while reserving the right of massive retaliation if struck with nuclear weapons first.
- \* India first adopted a "No first use" policy after its second nuclear tests, Pokhran-II, in 1998. In August 1999, the Indian government released a draft of the doctrine which asserts that nuclear weapons are solely for deterrence and that India will pursue a policy of "retaliation only".



- \* The document also maintains that India "will not be the first to initiate a nuclear first strike, but will respond with punitive retaliation should deterrence fail" and that decisions to authorise the use of nuclear weapons would be made by the Prime Minister or his 'designated successor(s)'.
- \* In 2003, it declared its nuclear doctrine based on credible minimum deterrence and a NFU policy while reserving the right of massive retaliation if struck with nuclear weapons first.
- \* The doctrine made it clear that India's "nuclear retaliation to a nuclear attack strike will be massive and designed to inflict unacceptable damage".
- \* Pakistan, by contrast, has openly threatened India with the use of nuclear weapons on multiple occasions beginning from the time the two nations were not even acknowledged nuclear powers.

#### Why India should retain this policy?

- Adopting a no-first use policy enables New Delhi to keep the nuclear threshold high, especially as Pakistan tries to lower the threshold by developing tactical nuclear weapons, the Hatf-9 with 60km range.
- 2. It must also be noted that New Delhi is not bordered by just one nuclear weapon state. China adopts a no-first use policy and, in spite of calls for Beijing to revise its no-first use doctrine, it is unlikely to do so. Hence, if New Delhi gave up its no-first use doctrine, it could give Beijing a chance to adopt a first strike policy and shift blame on India.
- 3. In fact, India's adoption of a first strike policy would be an easy excuse for Beijing to give up its nofirst use doctrine against the United States and Russia as well.
- 4. Moreover, India has always promoted herself as a responsible nuclear weapon state. Hence, a first strike policy would severely damage India's reputation as a responsible nuclear weapon state.
- 5. Also, it is India's no first use doctrine that has enabled both Pakistan and India to keep their nuclear arsenal in a de-mated posture rather than a ready deterrent posture. This means nuclear warheads are not mated with the delivery systems. This reduces the chances of nuclear terrorism in Pakistan and also reduces the likelihood of an accidental launch of a nuclear weapon. A first strike policy by India may not have allowed Pakistan to keep their nuclear arsenal in a de-mated posture.
- 6. A first-strike policy, coupled with a ballistic missile defense system, could provoke Pakistan to launch a nuclear pre-emptive strike against India.
- 7. By adopting a no-first use doctrine, New Delhi has also made it evident that nuclear weapons are indeed the weapons of last resort. Abandoning this doctrine would make it evident that India considers the option of using nuclear weapons in the initial phases of the conflict.
- 8. A first-use approach against Pakistan or even China lacks credibility, as it would involve nuclear weapon application for substantial destruction of the adversary's nuclear and economic capabilities.

## Risks for India in Initial usage of Nuclear Weapons:

- First use of nuclear weapons would require a **massive increase** in India's nuclear delivery capabilities.
- There is yet no evidence suggesting that **India's missile production** has increased dramatically in recent times.
- Moreover, India is yet to induct the **Multiple Re-entry Vehicle (MRV) technology in its missiles**, which is fundamental to eliminating hardened nuclear targets.



- Finally, India's intelligence, surveillance and reconnaissance (ISR) infrastructure capabilities\_would have to be augmented to such a level where India is confident of taking out most of its adversary's arsenal.
- Nuclear alerting would start at the first hints of a crisis where decision-makers foresee possible military
  escalation. This would entail assembly of nuclear warheads and trigger mechanisms into nuclear
  weapons.
- The second stage involves dispersal of weapons and delivery systems to pre-determined launch positions. The third stage would involve mating of weapons with delivery platforms.
- The last and final stage devolves the **control of nuclear weapons from the scientific enclave\_**to the military for their eventual use.
- Canisterization of missiles has combined the dispersal and mating of weapons into a single step, cutting down the effort required for achieving operational readiness.
- Even then, this model does not support first use of nuclear weapons as it gives ample warning to the adversary of India's intentions. There is certainly a **need for a reappraisal of India's nuclear doctrine**.

# SPG, NSG AND OTHER SECURITY FORCES — HOW INDIA PROTECTS ITS VIPS

The VIPs are provided various categories of securities such as security provided by SPG, Z+,Z,Y,X categories, these levels are decided by the threat perception the person faces.

#### About SPG:

- It was created as a special unit In March 1985, following the recommendations of a committee set up by the Home Ministry for this purpose under the Cabinet Secretariat. This unit, initially called the Special Protection Unit, was renamed as Special Protection Group in April 1985.
- 2. The Parliament passed **The Special Protection Group (SPG) Act**, "to provide for the constitution and regulation of an armed force of the Union for providing proximate security to the Prime Minister of India and for matters connected therewith".
- SPG protection was extended, to the Prime Minister, former Prime Ministers of India and members of their immediate families through an amendment in the Act in the aftermath of the assassination of Rajiv Gandhi in May 1991.

#### Other Categories of security:

Besides the SPG, VIPs in India are protected by other security forces as well. The levels of security cover are determined by the threat perception around the individual.

- 1. The highest level of security cover amongst the other categories is the Z-plus category, followed by Z, Y, and X categories.
- 2. The higher the level of cover, the larger the number of personnel protecting the individual. Roughly 24-36 personnel with automatic weapons are deployed for Z-plus category protectees and 16-20 personnel guard Z-category protectees.

The elite 'Black Cat' commandos of the NSG are deployed to protect VIPs for whom the threat perception is the highest.



## CHIEF OF DEFENCE STAFF (CDS)

#### Why in news?

Prime Minister had announced the creation of the post of Chief of Defence Staff in his Independence Day address.

#### About the Chief of Defence Staff:

- The CDS will be a high military office that shall provide "effective leadership at the top level to the three wings of the armed forces, oversees and coordinates the working of the three Services.
- It will **offer seamless tri-service views** and **single-point advice** to the Executive (in India's case, to the Prime Minister) on long-term defence planning and management, including manpower, equipment and strategy, and above all, "jointsmanship" in operations.

#### Is their any existent mechanism that offers the coordination in the three Services?

- India has the Chiefs of Staff Committee (CoSC), comprising the chiefs of the three services and the senior-most among the three Service Chiefs is appointed to head the CoSC.
- **But** this is a toothless office, given the manner in which it is structured, and the office lapses with the incumbent's retirement.
- CoSC arrangement is not able to provide for the effective coordination amongst the Services resulting in **inefficiency and an expensive duplication of assets**.
- The CoSC system is a leftover from the colonial era, with only minor changes being carried out over the years.
- Apprehensions in the political class about a powerful military leader, along with inter-Services bickering, have long worked to disincentivise the upgrade of the post.

#### Who recommended the creation of the post of CDS?

- Officially, this post was first proposed by the Group of Ministers Report in 2001 but the idea for a CDS can be traced back to Lord Louis Mountbatten, the architect of India's higher defence organisation.
- The issue of efficient management of the higher defence organisation came into sharp focus after the Kargil war in 1999, when the Subrahmanyam-headed task force was asked to examine questions about the anticipation and

## ANOTHER GENERAL IN THE MAKING

#### TIMELINE

1999: Kargil conflict sees Army & IAF commanders bitterly disagreeing over conduct of operations 2001: GoM report holds a chief of defence staff (CDS) urgently needed since existing chiefs of staff committee (CoSC) has "serious weaknesses" in giving single-point advice 2001-2003: Some tri-Service organisations (integrated defence staff, Andaman & Nicobar Command, Strategic Forces Command, Defence

Intelligence Agency etc) come up. But CDS post kept in cold storage

2012: Naresh Chandra taskforce recommends permanent COSC chairman (diluted version of CDS), a fourth 4-star General in addition to Army, Navy & IAF chiefs

2015: NDA government begins work on appointment of a 4-star general to handle integrated planning & arms procurements as well as more tri-Service commands

#### WHY IS THE CDS POST REQUIRED?

- Provide single-point military advice to government
   Bring synergy among 3 Services in doctrinal, planning, procurement &
- Prioritise inter-Service procurements to build longterm military capabilities
- Manage country's strategic resources & nuclear arsenal
- ➤ Integrate Service HQs with defence ministry & reduce civil-military divide
- questions about the anticipation and detection of Pakistani intrusions in Kargil and the military response.
- The KRC Report pointed out that India is the only major democracy where the Armed Forces Headquarters is outside the apex governmental structure.
- It observed that Service Chiefs devote most of their time to their operational roles, often resulting in negative results.
- Long-term defence planning suffers as day-to-day priorities dominate.



- Also, the Prime Minister and Defence Minister do not have the benefit of the views and expertise of military commanders, in order to ensure that higher level defence management decisions are more consensual and broadbased.
- The CDS is also seen as being vital to the creation of "theatre commands", integrating tri-service assets and personnel like in the US military.
- On its recommendations, the Government tasked **a Group of Ministers (GoM) in the early 2000s\_to** undertake a **review of national security management**.
- Their recommendations covered intelligence, internal security, border management and defence.
- These resulted in an overhaul, which included the appointment of a **National Security Adviser**, a strengthening of intelligence coordination mechanisms, upgrading the technological capacity of security agencies, and sharpening institutional responses to traditional and emerging internal security challenges.
- But the implementation of the GoM's recommendations was disappointing in the area of **Defence** management .The intense rivalry and turf wars among the Army, Navy and IAF also put paid to all such plans.
- In 2012, the Naresh Chandra Taskforce\_pitched for a permanent chairman of the chief of staff committee (PC-CoSC) a diluted version of the CDS with a fixed two-year tenure.

  Most countries with advanced militaries have such a post, albeit with varying degrees of power and authority. The United States Chairman Joint Chiefs of Staff Committee (CJCSC), for example, is extremely powerful, with a legislated mandate and sharply delineated powers.

### Who advices PM on military matters?

- At present National Security Adviser advises India's Prime Minister on military matters:
- This has been especially so after the Defence Planning Committee was created in 2018, with NSA Ajit
  Doval as its chairman, and the foreign, defence, and expenditure secretaries, and the three Service Chiefs
  as members.

## Challenges in implementation:

- While implementing this reform, we should also focus on the **important objective of indigenisation**.
- India is still among the top arms importers. This abject dependence on other countries, for weapons systems, components and even ammunitions, does not befit an aspiring great power.
- There must be procedures and practices to ensure that every acquisition is structured in a way as to strengthen our indigenous technological capacities, in turn aiding defence self-reliance.

## Ways to address these challenges:

- 1. **Implementation is key**: The Prime Minister needs to be bold with this initiative and should understand that his military and civilian advisers, institutionally, have an interest in undermining it.
- 2. An "implementation committee" has been established comprising the Defence Secretary, Chief of Integrated Defence Staff and other unnamed officers. This itself is a mistake. The committee should ideally be headed by a political leader and/or a rank outsider, who should have no skin in the game. Indeed, the experience of defence reforms in other countries suggests that it is best to have qualified 'outsiders' involved in the process. Serving officials can of course assist such an individual or a team but expecting them to, if necessary, curtail their own powers is quixotic.
- 3. **Appointing the first CDS:** The government need not go with the seniority rule and should instead consider a "deep selection" from current pool of flag officers. To begin with, and to assuage the fears of



the smaller services, it may be wise to not let an Army officer to first tenet this post. Moreover, it is not necessary, or perhaps even desirable, for a former service chief to be appointed as the CDS. As a fulcrum for future defence transformation and armed with a possible mandate to examine inter-services prioritisation, long-term planning, officer education (including the perennially-imminent Indian National Defence University) and jointness, the CDS can emerge as the biggest "game changer".

4. **Inter-se relations between the military and the Ministry of Defence:** This needs to focus on capacity, expertise, decision-making powers and aligning responsibility and accountability. The relations between the civilian bureaucracy and the military are among the biggest fault-lines in the defence apparatus and remedial actions are required, on both sides, to create a professional, well-developed and qualified bureaucracy which integrates both civilian-military expertise.

## Way ahead:

- From an operational perspective, the concept of military conflict today extends beyond land, air and sea, into the domains of space, cyber, electronic and information.
- In his announcement on the CDS, the Prime Minister mentioned past reports on defence reforms, the transforming nature of military conflict, the impact of technology and the need for modernisation, coordination and jointness.
- This leads to hope that the **GoM recommendations of 2001** will be implemented.
- If carried out objectively, undistorted by turf considerations, this long-awaited reform would **soothe frictions in civil-military relations** and bring greater **efficiency**, **transparency and accountability** into decision-making on defence matters.

## **INTERMEDIATE-RANGE NUCLEAR FORCES (INF) TREATY**

#### Why in News?

- The U.S has withdrawn from the Intermediate-Range Nuclear Forces (INF) Treaty.
- US in early December 2018 had announced that it would suspend its obligations under the INF treaty by february, citing the violations of treaty by Russia as the U.S. says that new Russian missile violates provisions of the pact that ban production, testing and deployment of land-based cruise and ballistic missiles with a range of 310 to 3,400 miles.

## Intermediate-Range Nuclear Forces Treaty:

- The Treaty Between the United States of America and the Union of Soviet Socialist Republics on the Elimination of Their Intermediate-Range and Shorter-Range Missiles, also known as the INF Treaty, required the destruction of U.S. and Soviet ground-launched ballistic and cruise missiles ("GLBMs" and "GLCMs") with a range capability between 500 and 5,500 kilometers, and their associated launchers, support structures, and equipment, within three years after the Treaty entered into force in 1988.
- Under the INF Treaty, the U.S. and the U.S.S.R. agreed to eliminate within three years all ground-launched-missiles of 500-5,500 km range and not to develop, produce or deploy these in future.
- The U.S. destroyed 846 Pershing IIs and Ground Launched Cruise Missiles (GLCMs) and the U.S.S.R., 1,846 missiles (SS-4s, SS-5s and SS-20s), along with its support facilities.



## **ENVIRONMENT AND ECOLOGY**

## **BS-VI NORMS**

## Why in news?

 Armoured and Specialised Vehicles of Armed/ Paramilitary Forces Exempted from BS-VI Emission Norms that will Come into Force in April 2020.

#### Need:

- 1. The exemption has been granted because these vehicles operate in remote and inhospitable terrains with most challenging operational and environmental conditions.
- 2. Due to security challenges and requirements of specialized operations, the development of suitable engine compliant with the above norms would require considerable time.
- 3. It is difficult to maintain ideal transportation and storage conditions of fuel in these conditions.

### About Bharat Stage Norms:

- Bharat Stage norms are the **automotive emission norms** which the automotive manufacturers have to comply to sell their vehicles in India.
- These norms are applicable to all two wheelers, three wheelers, fourwheelers and construction equipment vehicles.
- These emission norms were first imposed in India in 1989. It was followed by mass emission regulation in 1991 and figment it catalytic for cars in metros in 1995, these regulations further tightened and extended in 1996 and 1998.
- In 2000 Bharat Stage II (EURO II equivalent) norms were introduced in NCR. The norms were farther extended on to other cities and vehicles in 2001 and to the entire country in 2005.
- In 2005 Bharat Stage III norms were introduced in NCR and 12 other cities and extended to the entire country in 2010. These are applicable to all new 4 wheelers sold and registered in the respective regions for 2 and 3 wheelers, Bharat Stage III norms came into force from April 2010.
- In 2002, the Indian government accepted the report submitted by the Mashelkar committee. The committee proposed a road map for the roll out of Euro based emission norms for India. It also recommended a phased implementation of future norms with the regulations being implemented in major cities first and extended to the rest of the country after a few years.
- In 13 major cities, **Bharat Stage IV** emission norms have been in place since April 2010 and it has been enforced for entire country since April 2017.
- In 2016, the Indian government announced that the country would skip the BS-V norms altogether
  and adopt BS-VI norms by 2020. Only those vehicles will be sold and registered in India from
  1st April 2020 onwards, which comply to these norms. The norms are stringent and at par with
  global standards.



#### What is Bharat Stage VI

- Bharat Stage VI (BS VI) is an emission standard that will bring much-needed changes in the Indian automobile industry in terms of pollutant emissions. With this emission norm coming into effect, India will come at par with the US, European countries and other advanced automotive markets across the globe.
- Bharat Stage VI norms includes a wide list of technology modifications under the hood, the most significant being making OBD (On-board diagnostics) mandatory for all vehicles.

#### Why India Felt the Need to Leapfrog from BS IV to BS VI?

- Though enforcement of these norms brought down emission reductions to a significant level for example in case of cars the upper limit is 84% from 1991 to 2000 but there are certain deviations vis-à-vis EURO references which if addressed could bring even better results.
- India is a country with 10 most populated cities of the world and this is one distinction we should not be proud of.
- Vehicular emission is a major contributor to the worsening air quality of Indian cities. Emission of NOx, SO<sub>2</sub>, CO<sub>2</sub> and particulate matter is taking a toll on people's health. In cities like Delhi, the PM2.5 level is more than 6 times the prescribed levels by WHO.
- In October 2016, India signed the Conference of Protocol also known as the Paris Climate Agreement. Being a signatory to the agreement, India is obligated to bring down the carbon footprint by 33-55% from the levels recorded in 2005 in the **next 12 years**.
- This warranted the need for a stricter norm that could reduce the emissions considerably and put India on track to meet the Paris agreement goals.
- Ideally, BS V would have been rolled out by 2021 and BS VI in 2024 but leapfrog to Bharat Stage VI norms by 2020 had to be planned because of the carbon footprint obligations.

## Some major Advantages of BS IV norms:

- NOx emission will come down by approximately 25% for the petrol engine and 68% for the diesel engines.
- The PM emission will see a substantial decrease of 80% in diesel engines.
- OBD will become mandatory for every vehicle and it will help monitor the pollution caused by the
  vehicle in real time. The reason behind making OBD mandatory is to make sure that the emission
  control component work at its optimum efficiency at all times. OBD port will help to detect the
  malfunction with the help of the error codes sent by the malfunctioning component
- RDE (Real Driving Emission) will be introduced for the first time that will measure the emission in real-world conditions and not just under test conditions.
- Bharat Stage VI norms will also change the way particulate matter is measured. It will now be
  measured by number standard instead of mass standard thereby, regulating the fine particulate
  matter as well.

## What are the Technology Challenges in Shifting from BS IV to BS VI:

1. Challenges for Original Equipment Manufacturers (OEMs)



- Taking a leap from BS IV to BS VI comes with immense technical challenges. It took Europe 9 years to completely implement the Euro 6 standards. As the deadline for implementing Bharat Stage VI norms has been set 2020, the OEMs have an uphill task to execute.
- Although BS VI is based on Euro 6, the OEMs cannot simply add required component to the vehicle. For instance, fitting a Euro 6 complaint DPF in a small diesel car in India will require bonnet size to increase, thereby going beyond 4 meters mark. This may lead to a loss in excise benefit.
- For home-grown OEMs like Mahindra and Tata etc, the challenge is even bigger. They have a huge product line ranging from small passenger cars to heavy trucks where they need to implement the new standards with utmost precision. Some of these car manufacturers have been exporting EURO VI engines to Europe and other countries so the technology is not the underlying problem but rather its multiplication over hundreds of platforms.

#### 2. Constraints Related to Emission

- To keep both PM and NOx level under check, the OEMs would require diverse technologies to work in tandem. A Diesel particulate filter (DPF) will be fitted in the automobile to expel particulate matters from the exhaust gas. Similarly, for NOx reduction, selective catalytic reduction (SCR) and exhaust gas recirculation (EGR) will be used. In a nutshell, the engine will now a have a purification plant built into them.
- These components and standards will have to be calibrated, tested and validated. The process will be akin to an extensive R&D and will require revamping the automotive product development processes. The cost involved in such a transition is estimated to be huge and some of this cost may have to be passed on to the end-users.
- The increase in weight resulting from the inclusion of these devices has also to be kept at its minimum in order not to affect the fuel-efficiency of the engine which is one of the major deciding factors for the car buyers.

#### 3. Concerns over Fuel Grade

- Every pollution emission norm is partially based on the type of fuel used in the vehicle, based on
  which it limits the amount of permissible emission. In the transition from BS IV to BS VI as well, fuel
  companies have an important part to play. They will need to make the specified grade of fuel available
  before April 2020.
- The BS III and BS IV compliant vehicles were able to run on the fuel that was in circulation for the
  past 10-15 years. The requisite BS IV compliant fuel that had to be 50 ppm ultra low sulphur was not
  mandatory and the BS IV vehicles could manage with BS 3 compliant fuel as well. However, there is
  no such backward compatibility in case of BS VI vehicles.
- According to some of the reports, many oil refineries are now equipped to produce BS VI compliant fuel and will soon be able to give out samples for testing.

#### 4. Automotive Electronics & Embedded systems Related Constraints

• Apart from the emission-related changes, major tweaking of the electronics of the vehicle will also be required. Automotive OEMs, suppliers and automotive embedded software and hardware providers will



have to work together to develop and update Electronics Control Units (ECUs) for continuous monitoring of the engine's increased complexity as well as real-time emission.

# CITES (THE CONVENTION ON INTERNATIONAL TRADE IN ENDANGERED SPECIES OF WILD FAUNA AND FLORA) OR THE WASHINGTON CONVENTION

# Why in News?

- The 18<sup>th</sup> COP to the convention was held
- India has submitted proposals regarding changes to the listing of various wildlife species in the **CITES** secretariat meeting, scheduled later this month in Geneva, Switzerland.
- The proposals submitted are regarding changes in the listing of the **smooth-coated otter**, **small-clawed otter**, **Indian star tortoise**, **Tokay gecko**, **wedgefish and Indian rosewood**.
- The country seeks to boost the protection of all the five animal species as they are facing a high risk of international trade.

# About: Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES):

- CITES is an international agreement between governments. Its aim is to ensure that international trade in specimens of wild animals and plants does not threaten their survival.
- CITES was drafted as a result of a resolution adopted in 1963 at a meeting of members of IUCN (The World Conservation Union).
- The text of the Convention was finally agreed at a meeting of representatives of 80 countries in Washington, D.C., the United States of America, on 3 March 1973(Hence world wildlife day is celebrated on march 3), and on 1 July 1975 CITES entered in force.
- The original of the Convention was deposited with the Depositary Government in the Chinese, English, French, Russian and Spanish languages, each version being equally authentic.
- CITES is an international agreement to which States and regional economic integration organizations adhere voluntarily.
- States that have agreed to be bound by the Convention ('joined' CITES) are known as Parties.
- Though CITES is legally binding on the Parties in other words they have to implement the
  Convention but it does not take the place of national laws. Rather it provides a framework to be
  respected by each Party, which has to adopt its own domestic legislation to ensure that CITES is
  implemented at the national level.
- It is administered by the United Nations Environment Programme (UNEP).
- Secretariat Geneva (Switzerland).

#### Classifications:

It classifies plants and animals according to three categories, or appendices, based on how threatened. They are.



- 1. **Appendix I:** It lists species that are in danger of extinction. It prohibits commercial trade of these plants and animals except in extraordinary situations for scientific or educational reasons.
- 2. **Appendix II**: They are those that are not threatened with extinction but that might suffer a serious decline in number if trade is not restricted. Their trade is regulated by permit.
- 3. **Appendix III**: They are protected in at least one country that is a CITES member states and that has petitioned others for help in controlling international trade in that species.

# KISAN URJA SURAKSHA EVAM UTTHAAN MAHABHIYAN

# Why in News?

- The PM-Kusum scheme: aims to install 17.5 lakh off-grid and 10 lakh on-grid solar pumps and 10 gigawatt of solar power plants capacity in rural areas by 2022.
- The recent study by the Centre for Science and Environment (CSE), a Delhi-based non-profit organization has revealed that PM-Kusum is not a solution for India's irrigation needs.
- The scheme might result in over-exploitation of groundwater and won't help reduce discoms' subsidy burden.

#### About the PM-KUSUM Scheme:

It is a Rs 1.4 lakh-crore scheme for promoting decentralised solar power production of up to 28,250 MW to help farmers.

- Aims to install 17.5 lakh off-grid and 10 lakh on-grid solar pumps and 10 gigawatt of solar power plants capacity in rural areas by 2022.
- To increase farmer income through sale of surplus power, reduce electricity subsidy burden (approximately Rs 50,000 crores) and expand the distributed renewable energy capacity.
- To reduce subsidy burden of state discoms.

# Components of the scheme:

- Building 10,000 MW solar plants on barren lands.
- Providing incentives to DISCOMS to purchase the electricity produced, 'solarising' existing pumps of 7250 MW as well as government tube wells with a capacity of 8250 MW and distributing 17.5 lakh solar pumps.
- The 60% subsidy on the solar pumps provided to farmers will be shared between the Centre and the States while 30% would be provided through bank loans. The balance cost has to be borne by the farmers.

# Challenges:

- The scheme might result in over-exploitation of groundwater, according to CSE. The findings are based on its surveys of farmers in three districts in Maharashtra, Uttar Pradesh and Andhra Pradesh.
- In regions with water-scarcity, the solar pumps are unable to provide adequate irrigation due to depleting groundwater.
- PM-Kusum may also not help reduce discoms' subsidy burden because



- Although PM Kususm aims to reduce subsidy burden of state discoms, it does not have any clear
  goals or provisions to ensure subsidy reduction, also the installation of pumps is not mandatorily tied
  to decrease in subsidised agricultural power supply. The subsidised solar pumps are being installed
  without accompanying cuts in agricultural supply or a reduction in subsidy. The result may,
  therefore, be an increase in total subsidy burden on states.
- The risk of over-extraction of groundwater is most by off-grid pumps.
- PM-Kusum's proposed scheme of installing solar plants on farm land will benefit only the wealthy
  farmers, as it requires large investment or the ability to lease land for 25 years, according to the
  report.

# The CSE report recommends:

- The solar pump programme certainly needs a relook ... It is very much possible to increase renewable energy, reduce groundwater exploitation and help small and marginal farmers. But for this, PM-Kusum scheme has be viewed as a water and agriculture scheme and not merely as a renewable energy scheme.
- Solar pump schemes should accompany explicit and strict measures of monitoring and control to manage groundwater extraction. Funds for solar pump schemes should be extended only to states willing to take such measures.
- Solarisation of feeders may be the most economical solution, but needs to be accompanied by gradual increase in agricultural tariffs and limits on hours of power supply.
- On-grid pumps are an alternative for water-scarce regions with high farmer distress, but adequate and one-way power flow (as opposed to net meter) is necessary to limit water withdrawal.
- Off-grid pumps should be considered only in exceptional cases, for unelectrified regions with relatively high water-table, and utilisation should be increased through a mini-grid model in which excess electricity can be used in households or for other economic uses.
- Clear targets must be set to provide solar pumps to small and marginal farmers. Providing access to financing is a crucial support needed by this segment.
- Efficient discom operations should be ensured by regulatory mandates for regular reporting on installations, operations, evacuation, billing and payment to farmers.

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- 6. Efficient discom operations should be ensured by regulatory mandates for regular reporting on installations, operations, evacuation, billing and payment to farmers.

# REPURPOSE USED COOKING OIL (RUCO) INITIATIVE

# Why in news?

- The used cooking oil collected under the initiative will be used to produce Biodiesel.
- The government has launched 'Repurpose Used Cooking Oil (RUCO)' sticker and a phone app to enable the collection of used cooking oil. Restaurants and hotels interested in supplying used cooking oil can affix the sticker to show availability.
- The State-Run Oil Marketing Companies have been mandated to buy Biodiesel made from Used Cooking Oil.

#### What is RUCO initiative?

- The Food Safety and Standards Authority of India (FSSAI) had launched RUCO (Repurpose Used Cooking Oil), an initiative that will enable collection and conversion of used cooking oil to bio-diesel.
- Under this initiative, 64 companies at 101 locations have been identified to enable collection of used cooking oil.
- FSSAI wants businesses using more than 100 litres of oil for frying, to maintain a stock register and ensure that UCO is handed over to only registered collecting agencies.

# Significance of the initiative:

• FSSAI believes India has the potential to recover 220 crore litres of used cooking oil for the production of biodiesel by 2022 through a co-ordinated action. While biodiesel produced from used cooking oil is currently very small, but a robust ecosystem for conversion and collection is rapidly growing in India and will soon reach a sizable scale.

# SARAL - 'STATE ROOFTOP SOLAR ATTRACTIVENESS INDEX'

SARAL - 'State Rooftop Solar Attractiveness Index' was recently launched.

The Index evaluates Indian states based on their attractiveness for rooftop development.

#### About the index:

SARAL Index has been jointly designed by the

- Ministry of New and Renewable Energy (MNRE),
- Shakti Sustainable Energy Foundation (SSEF),
- ASSOCHAM and
- Ernst & Young (EY).



# Following are the five key aspects of the SARAL index:

- 1. Robustness of policy framework
- 2. Implementation environment
- 3. Investment climate
- 4. Consumer experience
- 5. Business ecosystem

# SARAL Index: Significance

• The SARAL Index aims to encourage all the states to assess the initiative taken so far and to see what they can do better to improve their solar rooftop ecosystem. This initiative will help the states channelize investments that will eventually help in the growth of the sector. It is also likely to create a more conducive environment for solar rooftop installations, encourage investment and accelerate growth of the sector.

# **Background**

• The Union Renewable Energy Ministry has set the target of achieving 175 GW of renewable energy capacity by 2022, of which 100 GW solar power will be operational by March 2022 and 40 GW is expected to come from grid-connected solar rooftops.

# What is rooftop solar?

Rooftop solar installations — as opposed to large-scale solar power generation plants — can be
installed on the roofs of buildings. As such, they fall under two brackets: commercial and residential.
This simply has to do with whether the solar panels are being installed on top of commercial buildings
or residential complexes.

#### What are the benefits?

- Rooftop solar provides companies and residential areas the option of an alternative source of electricity to that provided by the grid.
- While the main benefit of this is to the environment, since it reduces the dependence on fossil-fuel generated electricity, solar power can also augment the grid supply in places where it is erratic.
- Rooftop solar also has the great benefit of being able to provide electricity to those areas that are not
  yet connected to the grid remote locations and areas where the terrain makes it difficult to set up
  power stations and lay power lines.



# **NEWS IN SHORT**

# Khanij Bidesh India Ltd. (Kabil)

Inorder to ensure a consistent supply of critical and strategic minerals to Indian domestic market. A joint venture company namely Khanij Bidesh India Ltd. (KABIL) is to be set up with the participation of three Central Public Sector Enterprises namely, National Aluminium Company Ltd.(NALCO), Hindustan Copper Ltd.(HCL) and Mineral Exploration Company Ltd. (MECL).

#### **Functions:**

The KABIL would carry out identification, acquisition, exploration, development, mining and processing of strategic minerals overseas for commercial use and meeting country's requirement of these minerals. The company will help in building partnerships with other mineral rich countries like Australia and those in Africa and South America, where Indian expertise in exploration and mineral processing will be mutually beneficial bringing about new economic opportunities.

# Quick Reaction Surface-to-Air missiles (QRSAM)

- DRDO has successfully test-fired indigenously developed Quick Reaction Surface-to-Air missiles (QRSAM) from a test range off the Odisha coast.
- It has been developed to replace the 'Akash' missile defence system, and has 360-degree coverage.
- It uses solid fuel propellant and has a strike range of 25-30 km with capability of hitting multiple targets.
- It is capable of hitting the low flying objects

#### Samarth:

- It is an initiative **launched by Flipkart** to bring Indian artisans, weavers, and makers of handicrafts to its platform.
- It will support artisans, weavers and handicraft maker by on-boarding them and helping them in process of selling on internet.

# World Breastfeeding Week 1st - 7th August

- World Breastfeeding Week (WBW) is being observed from 1st to 7<sup>th</sup> August 2019.
- This year the focus is on protection, promotion, and support of breastfeeding.
- The week is organized annually by the World Alliance for Breastfeeding Action (WABA).
- WABA is a global network of individuals and organisations dedicated to the protection, promotion and support of breastfeeding worldwide based on the Innocenti Declarations, the Ten Links for Nurturing the Future and the WHO/UNICEF Global Strategy for Infant and Young Child Feeding.
- WABA is in consultative status with UNICEF and an NGO in Special Consultative Status with the Economic and Social Council of the United Nations (ECOSOC).



# Canine distemper virus (CDV)

- A recent study published in Threatened Taxa notes that 86% of the tested dogs around Ranthambhore National Park in Rajasthan carried *Canine Distemper Virus (CDV)* antibodies in their bloodstream.
- This means that the dogs are either currently infected or have been infected sometime in their life and have overcome the disease. This finding points out that there is an increased risk of disease transfer from the dogs to tigers and leopards that live in the park.

{For more on Canine Distemper Virus refer tpo NIMBUS TIMES MAY 2019 edition.}

# Magsaysay Award:

- Eminent journalist Ravish Kumar wins Magsaysay Award.
- Ramon Magsaysay Award It is Asia's highest honour and is often regarded as the region's equivalent of the Nobel Prize.
- It was established in 1957 by trustees of the New York City based Rockefeller Brothers Fund and Philippine government in the memory of Philippines' third President Ramon Magsaysay.
- It is awarded annually to individuals or organizations from Asia region for their altruistic and philanthropic service.
- It carries Medallion bearing the likeness of the late President Ramon Magsaysay, cash prize and a certificate.

# Meghdoot:

- It is a **New mobile app** developed by experts from the India Meteorological Department and Indian Institute of Tropical meteorology and the Indian Council of Agricultural Research **to assist farmers**.
- The application would be available for 150 districts in different parts of the country.
- It will provide forecast relating to temperature, rainfall, humidity, and wind speed and direction, which play critical roles in agricultural operations and advisories to the farmers on how to take care of their crops and livestock. The information would be updated twice a week on Tuesdays and Fridays.
- The app would provide information in the form of images, maps and pictures to help the farmer to have a clearer picture of what is in store. It has been integrated with WhatsApp and Facebook as well to help farmers share advisories among themselves. It will also be integrated with YouTube in future.

# Rajasthan Passes Bill mandating death penalty for 'honour killing'

The Rajasthan Prohibition of Interference with the Freedom of Matrimonial Alliances in the Name of Honour and Tradition Bill, 2019 mandating death penalty for 'honour killing' passed in Rajasthan Assembly was passed by a voice vote.

# Kosi-Mechi Interlinking project

 Union Government has approved Rs 4,900 crore Kosi-Mechi Interlinking project for interlinking of Kosi and Mechi rivers of Bihar.



• This is the second major river interlinking project in the country to be approved by Central Government after the Ken-Betwa project in Madhya Pradesh.

# Kajin Sara lake:

• This newly discovered lake is in Nepal and is likely to set a new record of being the world's highest lake.

# Palani panchamirtham:

- The famous Palani panchamirtham, given as 'prasadam' at the Murugan temple at Palani has been granted the Geographical Indication (GI) tag.
- This is the first time a temple 'prasadam' from Tamil Nadu has been given the GI tag.
- The panchamirtham is a combination of five natural substances banana, jaggery, cow ghee, honey and cardamom. Dates and diamond sugar candies are added for flavour.

# Samagra Shiksha-Jal Suraksha

'Samagra Shiksha-Jal Suraksha' Drive has been launched by the Department of School Education & Literacy, HRD Ministry to create awareness about water conservation among all school students in the country.

# Five Major Objectives:

- 1. To educate students learn about conservation of water.
- 2. To sensitize Students about the impact of scarcity of water.
- 3. To empower Students to learn to protect the natural sources of water.
- 4. To help every Student to save at least one litre of water per day.
- 5. To encourage Students towards judicious use and minimum wastage of water at home and school level.

#### Target:

- 1. One Student One Day Save One Litre Water.
- One Student One Year Save 365 Litres Water.
- 3. One Student 10 Years Save 3650 Litres Water.

#### Gogabeel is Bihar's first community reserve:

- Gogabeel, an ox-bow lake in Bihar's Katihar district, has been declared as the state's first 'Community Reserve'.
- Gogabeel is formed from the flow of the rivers Mahananda and Kankhar in the north and the Ganga in the south and east. It is the fifteenth Protected Area (PA) in Bihar



# International Youth Day

- International Youth Day (IYD), observed on August 12, is an awareness day designated by the UN. The purpose of the day is to draw attention to a given set of cultural and legal issues surrounding youngsters.
- Theme: "Transforming education".

# Govt. to launch 'Uber for tractors' app to aid farmers

- India's agriculture ministry has developed a farm equipment rental app-'Über for tractors'- for Indian farmers.
- The app lets farmers hire tractors, rotavator and other farm related machinery on rent for with flexible tenures.
- The app would enable farmers to have affordable access to cutting-edge technology at their doorsteps.
- The app seeks to efficiently connect farmers with custom hiring centres CHCs, just like Uber connects passangers to cabs.
- The app also includes a rating system wherein the feedback from both the CHC and the farmers, allowing customers to make informed decisions.
- The app will also create an invaluable database for policy-makers, who can track the use and cost of equipment.

#### **Operation Number Plate**

- Railway Protection Force (RPF) Launches "Operation Number Plate" across Indian Railways.
- The aim is to identify and verify all vehicles parked in Railway premises, circulating area, parkings and even in the 'No Parking' areas for longer duration.

#### Navroz Festival:

- It is a Parsi New Year festival celebrated to mark the beginning of the new Iranian calendar.
- Also known as Pateti, Navroz was celebrated in India on August 17th this year.
- Navroz is also known as **Jamshed-i-Navroz** after the Persian King, Jamshed, who is credited to have created the Persian Calendar known as the Shahenshahi Calendar.
- The time of the festival is decided in Iran and then it is passed on to the entire Zoroastrian population in the world.

# Aadi Mahotsav:

- It is a joint initiative of Ministry of Tribal Affairs, Government of India & Tribal Cooperative Marketing Development Federation of India (TRIFED).
- **Significance of the event:** As the name of this event Aadi Mahotsav suggests, it is it's 'Adi' factor that is important about them. The Adivasi way of life is guided by primal truths, eternal values and a natural



simplicity. The greatness of the tribes lies in this that they have managed to retain the primal skills and natural simplicity. This quality gives their arts and crafts a timeless appeal. The crudest tribal handicraft instantly touches a primal instinct in all of us. This is particularly true in tribal music and dance.

- The theme of the festival is: "A celebration of the spirit of Tribal Craft, Culture and Commerce".

  TRIFED essentially is to play the role of a 'Service provider' & 'Market Developer.'
- The Mahotsav will comprise of display and sale of items of tribal art and craft, tribal medicine & healers, tribal cuisine and display of tribal folk performance, in which tribal artisans, chefs, folk dancers/musicians from 23 States of the country shall participate and provide glimpse of their rich traditional culture.

# Know India Programme:

- The flagship programme of **Ministry of External Affairs** for engagement with Indian origin youth (between 18-30 years) to enhance their awareness about India, its cultural heritage, art and to familiarise them with various aspects of contemporary India.
- **Eligibility**: Minimum qualification required for participating in KIP is graduation from a recognized University /Institute or enrolled for graduation and ability to speak in English. The applicant should not have visited India through any previous Programme of Government of India. Those who have not visited India before will be given preference.

#### 'San-Sadhan' Hackathon:

- San-Sadhan Hackathon is a joint initiative by the Ministry of Jal Shakti and the Department of Empowerment of Persons with Disabilities, in collaboration with Atal Innovation Mission, NITI Aayog, Bill & Melinda Gates Foundation, and 91springboard.
- It Aims to ease lives of Persons with Disabilities (Divyangjan) by making toilets smarter, more accessible, and easier to use. In this hackathon, the government is looking for smart, scalable and innovative solutions for economical toilets for individual and community use in rural and urban contexts.

# Bt cowpea:

- Nigeria has become the first country to approve open cultivation of genetically modified (GM) Bt cowpea.
- By Cowpea is pest- resistant and can help combat malnutrition rates, especially in children.
- It **contains the transgene Cry1Ab**, which can be toxic for human liver cells and also alter immune systems of lab animals, anti-GM groups claimed.

# **Project SURE**

• The SURE project is a commitment by India's apparel industry to set a sustainable pathway for the Indian fashion industry.



- SURE stands for 'Sustainable Resolution' a firm commitment from the industry to move towards fashion that contributes to a clean environment.
- The project has been launched by the union Textiles Ministry, along with Clothing Manufacturers Association of India (CMAI); United Nations in India; and IMG Reliance.
- It will be the first holistic effort by the apparel industry towards gradually introducing a broader framework for establishing critical sustainability goals for the industry.

# Tarantula Spider:

- Rare tarantula sighted in Villupuram district in the Pakkamalai Reserve
   Forests.
- It is a critically endangered species belonging to the genus Poecilotheria, commonly known as the Peacock Parachute Spider or Gooty Tarantula.
- The species is **known to be endemic to India**.



# Indonesia's new capital:

- The capital of Indonesia, which is Jakarta at present, will be relocated to the province of East Kalimantan on the lesser populated island of Borneo.
- The relocation is **meant to reduce the burden on Jakarta**, which has been facing problems such as poor quality air, traffic gridlocks and is particularly prone to flooding.
- It is also **the largest Indonesian city** with a population of 1 crore people and is located on the North West coast of the most populous island in the world, Java.



# IMPORTANT MULTIPLE CHOICE QUESTIONS (CURRENT AFFAIRS)

- Name the four holy places of Uttarakhand, which will be connected by Chardham highway project.
  - (a) Bageshwar Uttarkashi, Haridwar and Kedarnath
  - (b) Uttarkashi, Haridwar, Badrinath and Kedarnath
  - (c) Badrinath, Kedarnath, Gangotri and Yamunotri
  - (d) Haridwar, Kedarnath, Gangotri and Yamunotri
- 2. Where was the 9 day long National tribal festival named "Aadi Mahotsav" commenced?
  - (a) Leh-Ladakh
  - (b) Kozhikode
  - (c) Nongpoh
  - (d) Lunglei
- 3. Which country has become the first in the world to have National Essential Diagnostics List (NEDL)?
  - (a) India
  - (b) United States
  - (c) Britain
  - (d) China
- 4. How much percent of the total post issue paid up equity share capital can be issued by Start-ups and technology companies with differential voting rights (DVRs)?
  - (a) 45%
  - (b) 55%
  - (c) 74%
  - (d) 65%
- 5. The World Athletics Championships 2019 will be held in which country?

- (a) Argentina
- (b) Qatar
- (c) Chile
- (d) China
- 6. Which country has launched the commercial use rocket named Smart Dragon-1(SD1) with 3 satellites?
  - (a) Japan
  - (b) Russia
  - (c) China
  - (d) United States
- 7. Who head the Cricket Advisory Committee (CAC), which selects the head coach of the Indian men's cricket team?
  - (a) Sourav Ganguly
  - (b) Kapil Dev
  - (c) Sunil Gavaskar
  - (d) Anil Kumble
- 8. In which state is the Ranapratap Sagar Dam located?
  - (a) Haryana
  - (b) Punjab
  - (c) Rajasthan
  - (d) Gujarat
- 9. Cairo is the capital of which country?
  - (a) Nigeria
  - (b) Iceland
  - (c) Denmark
  - (d) Egypt
- 10. Gwalior is a city in Madhya Pradesh. It is situated along the banks of which river?
  - (a) Shipra



- (b) Narmada
- (c) Chambal
- (d) Son
- 11. The Government of India has planned to set up country's first Central Institute of Chemical Engineering & Technology (CICET) in which state?
  - (a) Karnataka
  - (b) Maharashtra
  - (c) Jharkhand
  - (d) Gujarat
- 12. Where was the 2 day International Conference on Teacher Education titled "Journey of Teacher Education: Local to Global" held?
  - (a) New Delhi, Delhi
  - (b) Mumbai, Maharshtra
  - (c) Bengaluru, Karnataka
  - (d) Kolkata, West Bengal
- 13. Which country is the largest emitter of anthropogenic sulphur dioxide (SO2) as per the survey of NGO Greenpeace?
  - (a) China
  - (b) Russia
  - (c) India
  - (d) United States
- 14. Where was the 28th session of BASIC (Brazil, South Africa, India, and China) Ministerial meeting 2019 on Climate Change held?
  - (a) Moscow, Russia
  - (b) Paris, France
  - (c) Sao Paulo, Brazil
  - (d) Geneva, Switzerland
- 15. Which country has partnered with National Payments Corporation of India (NPCI) to

# launch a new credit card under the name RuPay JCB Global Cards?

- (a) Russia
- (b) Japan
- (c) Bhutan
- (d) Sri Lanka
- 16. Which country is set to host the United Nations Framework for Climate Change (UNFCC) Conference of Parties (COP-25) meeting on 2 13 December 2019?
  - (a) Geneva, Switzerland
  - (b) Santiago, Chile
  - (c) Moscow, Russia
  - (d) Paris, France
- 17. Former PM and leader of Congress party, Manmohan Singh has been elected as the member of Rajya Sabha from which state?
  - (a) Maharashtra
  - (b) Gujarat
  - (c) Rajasthan
  - (d) Karnataka
- 18. When do we observe the World Population Day?
  - (a) June 15
  - (b) August 5
  - (c) July 11
  - (d) May 10
- 19. The Devi Ahilya Bai Holkar International Airport is located in which state?
  - (a) Madhya Pradesh
  - (b) Haryana
  - (c) Maharashtra
  - (d) Bihar
- 20. Professional tennis player Novak Djokovic hails from which country?
  - (a) Serbia



- (b) Romania
- (c) Russia
- (d) Portugal
- 21. Ministry of Home Affairs has directed that from now on all the personnel of Central Armed Police Forces (CAPFs) will have a uniform retirement age of \_\_?
  - (a) 60
  - (b) 57
  - (c) 65
  - (d) 55
- 22. Which state will have the country's first Central Institute of Chemical Engineering & Technology?
  - (a) Karnataka
  - (b) Maharashtra
  - (c) Jharkhand
  - (d) Gujarat
- 23. Where did President of India, Shri Ram Nath Govind inaugurated the 15,000 square feet underground bunker museum?
  - (a) Chennai, Tamil Nadu
  - (b) Kolkata, West Bengal
  - (c) Mumbai, Maharashtra
  - (d) New Delhi, Delhi
- 24. When does India observe the Sadbhavana Diwas?
  - (a) August 17
  - (b) August 19
  - (c) August 20
  - (d) August 18
- 25. Name the new scheme that is set to launch by Science and Engineering Research Board (SERB) to fund new scientific and engineering break throughs with global impact.

- (a) Supra (Scientific and Useful Profound Research Advancement)
- (b) Spra (Scientific Profound Research Advancement)
- (c) Super (Scientific and Useful Profound Enhancement Research)
- (d) Super-f (Scientific and Useful Profound Enhancement Research Fund)
- 26. Who among these has been felicitated with the JC Bose Fellowship for 2019?
  - (a) Kumarasamy Thangaraj
  - (b) Shekhar C. Mande
  - (c) Avinash Kumar Agarwal
  - (d) Maneesha S Inamdar
- 27. Where did Prime Minister Narendra Modi inaugurated the Mangdechhu hydroelectric power plant?
  - (a) Nepal
  - (b) India
  - (c) Bhutan
  - (d) Myanmar
- 28. The Indian folk dance Fugdi has its origin from which state?
  - (a) Odisha
  - (b) Punjab
  - (c) Goa
  - (d) Assam
- 29. The M. Chinnaswamy Stadium is based in which state?
  - (a) Maharashtra
  - (b) Karnataka
  - (c) Andhra Pradesh
  - (d) Gujarat
- 30. Nagarhole National Park is situated in which of these state?
  - (a) Andaman & Nicobar Islands



- (b) Jharkhand
- (c) Madhya Pradesh
- (d) Karnataka
- 31. Which city hosted the Joint Working Group meeting held between India and China?
  - (a) New Delhi
  - (b) Pyongyang
  - (c) Wuhan
  - (d) Beijing
- 32. What will be the theme of the India Economic Summit 2019?
  - (a) Digital India: Success to Excellence
  - (b) Innovating for India: Strengthening South Asia, Impacting the World
  - (c) Promotion and Consolidation of Peace through Respect for International Law
  - (d) Adoption of Integrated and Theme Based Communication Approach
- 33. Which state government has declared Nicotine as "Class A poison" and banned its production and sale?
  - (a) Karnataka
  - (b) Maharashtra
  - (c) Madhya Pradesh
  - (d) Kerala
- 34. Name the United Nations Women Goodwill Ambassador for South Asia, who is one among the chair of India Economic Summit 2019.
  - (a) Saina Nehwal
  - (b) Priyanka Chopra
  - (c) Sania Mirza
  - (d) P. V. Sindhu
- 35. Which organization has handed over the design of the Mobile Metallic Ramp (MMR) to the Indian army in New Delhi recently?
  - (a) Bharat Heavy Electricals Limited (BHEL)

- (b) Hindustan Aeronautics Limited (HAL)
- (c) Defence Research and Development Organisation (DRDO)
- (d) Indian Space Research Organisation (ISRO)
- 36. Name the World's largest processor with 1.2 trillion transistors that was unveiled recently.
  - (a) Wafer Scale Engine (WSE)
  - (b) MediaTek Wafer Scale Engine (WSE)
  - (c) Qualcomm Wafer Scale Engine (WSE)
  - (d) Cerebras Wafer Scale Engine (WSE)
- 37. Which state's former Chief Minister, Babulal Gaur passed away recently?
  - (a) Maharashtra
  - (b) Madhya Pradesh
  - (c) Bihar
  - (d) Kerala
- 38. Prague is the capital of which country?
  - (a) Panama
  - (b) Malawi
  - (c) Ireland
  - (d) Czech Republic
- 39. The CB Patel International Cricket Stadium is based in which state?
  - (a) Punjab
  - (b) Uttar Pradesh
  - (c) Haryana
  - (d) Gujarat
- 40. The Dantiwada Dam is located in which of these states?
  - (a) Himachal Pradesh
  - (b) Gujarat
  - (c) Uttarakhand
  - (d) Maharashtra



- 41. The maiden World Youth Conference on Kindness 2019 has been organised in which city?
  - (a) New Delhi
  - (b) Hyderabad
  - (c) Noida
  - (d) Pune
- 42. Which country will participate in Hand-in-Hand military exercise with India?
  - (a) Bangladesh
  - (b) Russia
  - (c) China
  - (d) Japan
- 43. Name the world's largest teachers' training programme launched in New Delhi recently to improve Learning Outcomes at the Elementary level.
  - (a) National Initiative for School Heads and Teachers Kaushalya Yojana (NISHTKY)
  - (b) National Initiative for School Heads and Teachers Holistic Programme (NISHTHP)
  - (c) National Initiative for School Heads and Teachers Holistic Advancement (NISHTHA)
  - (d) National Initiative for School Heads and Teachers Holistic Development (NISHTHD)
- 44. Which country has inducted its first ever indigenously built long-range missile defence system Bavar-373?
  - (a) Iran
  - (b) Qatar
  - (c) Bangladesh
  - (d) Saudi Arabia
- 45. Which state transport corporation has launched a live tracking system for the public buses?
  - (a) Karnataka
  - (b) Uttar Pradesh

- (c) Maharashtra
- (d) Delhi
- 46. Which state topped in the State Rooftop Solar Attractiveness Index 2019 (SARAL)?
  - (a) Karnataka
  - (b) Telangana
  - (c) Andra Pradesh
  - (d) Gujarat
- 47. Who has been selected as the new batting coach of Indian Cricket team?
  - (a) Vikram Rathour
  - (b) Saba Karim
  - (c) Aashish Kapoor
  - (d) Sanjay Bangar
- 48. What is the currency of Argentina?
  - (a) Dollar
  - (b) Dinar
  - (c) Peso
  - (d) Euro
- 49. Bengaluru is situated on the banks of which river?
  - (a) Krishna
  - (b) Kaveri
  - (c) Tungabhadra
  - (d) Vrishabhavathi
- 50. Exercise Garuda is held between India and which country?
  - (a) France
  - (b) Germany
  - (c) Vietnam
  - (d) Nepal
- 51. By when the 'Housing for all' scheme under Pradhan Mantri Awas Yojana will be achieved?
  - (a) 2020



- (b) 2023
- (c) 2025
- (d) 2027
- 52. Which country's Electoral commission has signed an MoU with Election Commission of India?
  - (a) Namibia
  - (b) Zambia
  - (c) Zimbabwe
  - (d) Botswana
- 53. When was the World Senior Citizen Day observed?
  - (a) August 21
  - (b) August 20
  - (c) August 19
  - (d) August 18
- 54. What is the deadline set by Ministry of Railways to ban single-use of plastic with less than 50-micron thickness in railway premises and trains with the aim to achieve "Plastic Free Railway"?
  - (a) January 2, 2019
  - (b) November 2, 2019
  - (c) December 2, 2019
  - (d) October 2, 2019
- 55. Who is the new Union Cabinet Secretary?
  - (a) Rajiv Gauba
  - (b) Brij Kumar Agarwal
  - (c) Subash Chandra
  - (d) Ajay Kumar Bhalla
- 56. Which organization has signed an MoU with Indian Army's Army Welfare Housing Organization (AWHO) for providing quality housing to the army personnel?
  - (a) Alpine Housing Development Corporation Limited

- (b) DLF Ltd
- (c) Tata Realty & Housing
- (d) Dewan Housing Finance Corporation Limited
- 57. Who will be heading the committee formed on "Fit India Movement"?
  - (a) Narendra Modi
  - (b) P. T. Usha
  - (c) Kiren Rijiju
  - (d) Virat Kohli
- 58. United Nations Education Scientific & Cultural Organisation (UNESCO) is based in which country?
  - (a) Vienna, Austria
  - (b) London, United Kingdom
  - (c) New York, United States
  - (d) Paris, France
- 59. Canberra is the capital of which country?
  - (a) South Africa
  - (b) New Zealand
  - (c) Australia
  - (d) West Indies
- 60. Kunbi dance is the traditional folk dance of which state?
  - (a) Assam
  - (b) Gujarat
  - (c) Goa
  - (d) Himachal Pradesh
- 61. Which energy has been declared as renewable energy by the Ministry of New and Renewable Energy?
  - (a) Chemical
  - (b) River
  - (c) Ocean
  - (d) Coal



- 62. Which state has topped in the implementation of free medicine scheme as per the National Health Mission (NHM)?
  - (a) Gujarat
  - (b) Assam
  - (c) Rajasthan
  - (d) Uttar Pradesh
- 63. Where was the National Food Laboratory inaugurated on the occasion of 13th anniversary of the Food Safety and Standard Act, 2006?
  - (a) Ghaziabad
  - (b) Gurgaon
  - (c) Mumbai
  - (d) Faridabad
- 64. Expand KYC?
  - (a) Know Your Capacity
  - (b) Know Your Customer
  - (c) Know Your Capital
  - (d) Know Your Consumer
- 65. Which awards have been presented recently by the Personnel, Public Grievances, and Pensions ministry, to encourage the retirees to write feedback and suggestions in the form of write-ups?
  - (a) Anubhav
  - (b) Anuraag
  - (c) Anudan
  - (d) Anugyan
- 66. Who topped in the Forbes magazine's world's Highest-Paid actresses of 2019 list with the earning of \$56 million?
  - (a) Reese Witherspoon
  - (b) Scarlett Johansson
  - (c) Sofia Vergara
  - (d) Nicole Kidman

- 67. The World Anti-Doping Agency has suspended National Dope Testing Laboratory accreditation for up to what tenure?
  - (a) 6 months
  - (b) 5 months
  - (c) 1 year
  - (d) 1.5 years
- 68. The Moti Bagh Cricket Stadium is located in which state?
  - (a) Gujarat
  - (b) West Bengal
  - (c) Uttar Pradesh
  - (d) Rajasthan
- 69. United Nations Industrial Development Organisation (UNIDO) has its headquarter based in which country?
  - (a) Geneva, Switzerland
  - (b) London, United Kingdom
  - (c) Vienna, Austria
  - (d) New York, United States
- 70. Mathura city is situated along the banks of which river?
  - (a) Krishna
  - (b) Saraswati
  - (c) Ganges
  - (d) Yamuna
- 71. Which organization has signed an MoU with Department of Social Justice (DoSJ&E) in order to enhance outreach on HIV/AIDS prevention?
  - (a) Joint United Nations Programme on HIV/AIDS
  - (b) AIDS Healthcare Foundation (AHF)
  - (c) National AIDS Control Organization (NACO)
  - (d) International AIDS Society



- 72. Which country had bestowed The King Hamad Order of the Renaissance' to the Prime Minister Narendra Modi?
  - (a) Bahrain
  - (b) UAE
  - (c) Israel
  - (d) Sudan
- 73. Name the village, which is the first in Madhya Pradesh (MP) to become an integral part of the digital map of the country.
  - (a) Sihora village of Jabalpur district
  - (b) Bhainsdehi village of Betul district
  - (c) Banjari village of Katni district
  - (d) Jaithari village of Anuppur district
- 74. Who has won Durand Cup-2019 title this year?
  - (a) Mohun Bagan
  - (b) Army Red
  - (c) FC Kochin
  - (d) Gokulam Kerala FC
- 75. Which organization has signed an MoU with Indian School of Business (ISB) to set up an AI Digital Lab to study issues that are relevant for business and public policy?
  - (a) Amazon
  - (b) Google
  - (c) Facebook
  - (d) Microsoft
- 76. Which country will create the world's first space-based automatic identification system with India for real-time tracking of merchant ships?
  - (a) Russia
  - (b) Germany
  - (c) France
  - (d) UAE

- 77. Who was chosen for the 'Eminent Engineer Award' for the Year 2019 for his distinguished and exemplary Service in the field of Engineering and Technology?
  - (a) Subramaniam Ramadorai
  - (b) Prabhakar Singh
  - (c) E. Sreedharan
  - (d) Vinod Dham
- 78. Bujumbura is the capital of which country?
  - (a) Kuwait
  - (b) Burundi
  - (c) Malawi
  - (d) Portugal
- 79. Nati is a traditional folk dance originated from which state?
  - (a) Rajasthan
  - (b) Gujarat
  - (c) Himachal Pradesh
  - (d) Uttarakhand
- 80. The World Tourism Organization is the United Nations agency based in which country?
  - (a) New York, United States
  - (b) London, United Kingdom
  - (c) Vienna, Austria
  - (d) Madrid, Spain
- 81. Which Indian tennis player becomes the firstever to win a set against Roger Federer?
  - (a) Sumit Nagal
  - (b) Rakesh Ranjan
  - (c) Vikram Trehan
  - (d) Ashwin Tyaqi
- 82. Where did Union Minister of Science and Technology Shri Harsh Vardhan, inaugurated a plant that converts plastic waste into diesel?



- (a) Indian Institute of Petroleum (IIP) in Guwahati. Assam
- (b) Indian Institute of Petroleum (IIP) in Kolkata, West Bengal
- (c) Indian Institute of Petroleum (IIP) in Dehradun, Uttarakhand
- (d) Indian Institute of Petroleum (IIP) in Mumbai, Maharashtra
- 83. Which nation has been requested by Donald Trump to be reinstated as a permanent member of the G7 group?
  - (a) China
  - (b) Russia
  - (c) Australia
  - (d) India
- 84. Expand ECF?
  - (a) Economic Credit Framework
  - (b) Economic Capital Framework
  - (c) Economic Collateral Framework
  - (d) Economic Capacity Framework
- 85. Which city hosted the Indo Pacific Chiefs of Defence Conference this year?
  - (a) Beijing
  - (b) Bangkok
  - (c) Kuala Lumpur
  - (d) Singapore
- 86. Name the India's first company that provides lifetime credit of up to Rs.5 lakh Instantly to its customers.
  - (a) Bajaj Finserv
  - (b) Indiabulls
  - (c) KreditBee
  - (d) MoneyTap
- 87. Amit Nayyar has been appointed as the President of which company?
  - (a) Quint

- (b) Amazon
- (c) Paytm
- (d) Airtel
- 88. The Jim Corbett National Park is located in which state?
  - (a) Assam
  - (b) Rajasthan
  - (c) Uttarakhand
  - (d) Karnataka
- 89. Rabat is the capital of which country?
  - (a) Uruguay
  - (b) Sweden
  - (c) Namibia
  - (d) Morocco
- 90. The Sun Temple, Konarak is located in which state?
  - (a) Odisha
  - (b) Gujarat
  - (c) Rajasthan
  - (d) Tamil Nadu
- 91. Which bank has launched OTP facility for ATM withdrawals to protect illegal use of ATM cards?
  - (a) Indian Overseas Bank
  - (b) Indian Bank
  - (c) State Bank of India
  - (d) Canara Bank
- 92. Which of the following field was approved with 100 percent Foreign Direct Investment (FDI) by the Indian government recently?
  - (a) Contract manufacturing
  - (b) Coal mining
  - (c) Banking
  - (d) Both a & b



- 93. The 12th India Security Summit was held in which city?
  - (a) New Delhi
  - (b) Hyderabad
  - (c) Mumbai
  - (d) Ahmedabad
- 94. Which two countries have signed an MoU in the field of Traditional Systems of Medicine and Homeopathy on 2nd August, 2019 during President Ram Nath Kovind Visit?
  - (a) India and Britain
  - (b) India and Guinea
  - (c) India and Brazil
  - (d) India and France
- 95. Which portal is launched by Ministry of Human Resource Management to improve the education system in India?
  - (a) Ekta
  - (b) Gyaan
  - (c) Shiksha
  - (d) Shagun
- 96. Which state has topped in the "Child well-being index" 2019?
  - (a) Kerala
  - (b) Tamil Nadu
  - (c) Himachal Pradesh

- (d) Madhya Pradesh
- 97. The plant to convert plastic waste to diesel by Indian Institute of Petroleum has been inaugurated in which city?
  - (a) Dehradun
  - (b) Surat
  - (c) Jaipur
  - (d) Shimla
- 98. Deepa Malik is related to which sports event?
  - (a) Tennis
  - (b) Gymnastics
  - (c) Shooting
  - (d) Athletics
- 99. The Indian folk dance Ghoomar has its origin from which state?
  - (a) Rajasthan
  - (b) Haryana
  - (c) Gujarat
  - (d) Himachal Pradesh
- 100. What is the capital of Cambodia?
  - (a) Santiago
  - (b) Helsinki
  - (c) Phnom Penh
  - (d) Kingston

Answer Key

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
С	а	а	С	b	С	b	С	d	С	d	а	С	С	b	b	С	С	а	а
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
а	d	С	С	а	а	С	С	b	d	d	b	а	С	С	d	b	d	d	b
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
а	С	С	а	С	а	а	С	d	а	а	b	а	d	а	С	С	d	С	С
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
С	С	а	b	а	b	С	а	С	d	С	а	С	d	d	С	b	а	С	d
81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
а	С	b	b	b	d	С	С	d	а	d	d	а	b	d	а	а	d	а	С